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City of Glendora 2000-2005 Housing Element

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City of Glendora

2000-2005 Housing Element

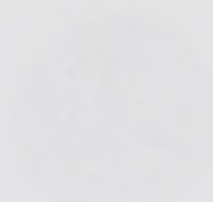
April 2002

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2010-2011 Mayor's Budget



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City of Glendora Housing Element

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1. INTRODUCTION

Located at the base of the San Gabriel Mountains in the eastern San Gabriel Valley, Glendora began as a small citrus-producing community until the 1950s, when the community gradually transformed into a more diversified residential-based community. The City of Glendora has grown from a small community of approximately 2,000 residents around the time of its incorporation in 1911 to nearly 50,000 residents by 2000.

Glendora remains a family-oriented community with large parks and open-space, excellent public and private schools, and one of the lowest crime rates in the region. In addition, Glendora residents benefit from comprehensive community services, including a state-of-the art library. Glendora is noted for its community spirit and extensive citizen participation in community life, reflected in its motto "Pride of the Foothills."

The City's housing stock offers a range of housing opportunities, from older single family neighborhoods in the Old Town Village area to newer homes in the northern foothills. Meanwhile, the southern portion of the city has more affordable housing opportunities. Median sales prices range from \$175,000-\$229,000 for single-family homes to \$137,000-\$169,000 for condominiums. Apartment rents range widely, depending on the number of bedrooms: typical rents range from \$595 to \$1,350 for apartments.

Although the improvement in the economy has spurred residential development, it has caused a rapid increase in housing and land prices. These increases place an increasingly higher burden upon lower income individuals and families, seniors, the disabled, large families, and other persons with special housing needs. Rising housing costs are reflected in the fact that over 60% of lower-income households overpaid for housing in 1990 – a percentage which is anticipated to have increased over the 1990s.

Glendora will face important housing issues: a balance between employment and housing opportunities; a match between the supply of and demand for housing; preserving and enhancing affordability to provide housing for all segments of the population; preserving the quality of the housing stock; and providing new types of housing necessary to accommodate changes in the characteristics of the residents. This Housing Element provides policies and programs to address these issues.

A. State Policy and Authorization

The California State Legislature has identified the attainment of a decent home and suitable living environment for every citizen as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive General Plan. Section 65302 (c) of the Government Code sets forth the specific components to be contained in a community's housing element.

State law further requires Housing Elements to be updated at least every five years to reflect a community's changing housing needs. Glendora's prior Housing Element was updated in 1992. Eight years have lapsed since the City adopted the Housing Element. The delay in the timeframe for updating the Housing was the result of consecutive bills adopted by the State legislation that extended the planning cycle through the Year 2000. This Housing Element update is for the planning period of 2000-2005.

B. Role of Housing Element

Glendora will face important housing issues: a balance between employment and housing opportunities; a match between the supply of and demand for housing; preserving and enhancing affordability to provide housing for all segments of the population; preserving the quality of the housing stock; and providing new types of housing necessary to accommodate changes in the characteristics of the residents. This Housing Element provides policies and programs to address these issues.

Glendora's Housing Element is a five-year plan extending from 2000-2005, unlike other General Plan elements which typically cover a minimum ten-year planning horizon. This Housing Element identifies strategies and programs that focus on: 1) preserving and improving housing and neighborhoods; 2) providing adequate housing sites; 3) assisting in the provision of affordable housing; 4) removing governmental and other constraints to housing investment; and 5) promoting fair and equal housing opportunities.

The Housing Element consists of the following major components:

- ◆ An analysis of the City's demographic profile, housing characteristics, and existing and future housing needs (Section 2);
- ◆ A review of potential market, governmental, and environmental constraints to meeting the City's identified housing needs (Section 3);
- ◆ An evaluation of the land, financial, and organizational resources available to address the City's identified housing needs (Section 4); and
- ◆ A statement of the Housing Plan to address the City's identified housing needs, including goals, policies, programs, and timeframes (Section 5).

C. Data Sources

Various sources of information are used to prepare the Housing Element. The 1990 Census provides the basis for population and household characteristics. Although dated, the Census remains the most comprehensive and widely accepted source of information. In addition, 1990 Census data must be used in the Housing Element to ensure consistency with other Regional, State, and Federal housing plans. However, several data sources were used to supplement and update the 1990 Census as follows:

- ◆ Population and demographic data is updated by the State Department of Finance, and school enrollment data from the local Unified School District;
- ◆ Housing market information, such as home sales, rents, and vacancies, is updated by City surveys and property tax assessor files;
- ◆ Public and nonprofit agencies are consulted for data on special needs groups, the services available to them, and gaps in the system; and
- ◆ Lending patterns for home purchase and home improvement loans are provided through the Home Mortgage Disclosure Act (HMDA) database.

D. Public Participation

Opportunities for residents to recommend strategies, review, and comment on Glendora's Housing Element are an important component in addressing the City's housing needs. The City Council appointed a nine-member Citizen's Review Ad-Hoc Committee to provide input on the needs assessment, goals, policies, and programs. The Committee included a cross-segment of the community and consisted of a member of the Planning Commission and eight residents. The Committee met a total of eight times, which were all open to the public. The Committee discussed the Housing Element and each change required by the Department of Housing and Community Development.

The City also conducted a public participation process as part of its 1997 Consolidated Plan and 2000 Analysis of Impediments to Fair Housing Choice. On September 14, 2000, the City conducted a fair housing workshop and a duly noticed public hearing which was attended by social service providers, human service providers, and mortgage lenders among others. Two key recommendations made were as follows: (1) expand housing opportunities for low and moderate income residents to meet the Regional Housing Needs Assessment; and (2) revise the zoning code to permit transitional housing, emergency shelters, and group homes. These recommendations reflect the needs of all economic segments of the community and are included herein.

Upon completion of the draft Housing Element, the document underwent further review by the Planning Commission, City Council and the public. After approval, the draft Housing Element was sent to the State Department of Housing and Community Development (HCD) for their review. Each iteration and modification was reviewed and approved by the Citizen's Review Ad-Hoc Committee. After approval by the Committee, the Housing Element was submitted for public review before the Planning Commission and the City Council. To ensure that all economic segments of the community maintained involvement throughout the process, notification was published in the local newspaper in advance of each hearing and copies of the draft Element were made available at the City Hall and public library, and the Glendora Unified School District.

E. Relationship to the General Plan

The 2000-2005 Housing Element is the second of eight elements of the City's comprehensive General Plan. The City of Glendora adopted its General Plan in February of 1992. The City's adopted General Plan is currently comprised of the following eight elements: (1) Land Use Element; (2) Housing Element; (3) Circulation Element; (4) Open Space Element; (5) Conservation Element; (6) Noise Element; (7) Safety Element; and (8) Hazardous Waste Management Element.

The Housing Element builds upon the other General Plan Elements and is consistent with the policies set forth in those elements. The City will ensure consistency between General Plan elements so that policies introduced in one element are consistent with other elements. At this time, the revised Element does not propose significant change to any other element of the City's 1992 General Plan. However, if it becomes apparent over time that changes to any element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and City Council.

2. HOUSING NEEDS ASSESSMENT

A. Population Characteristics

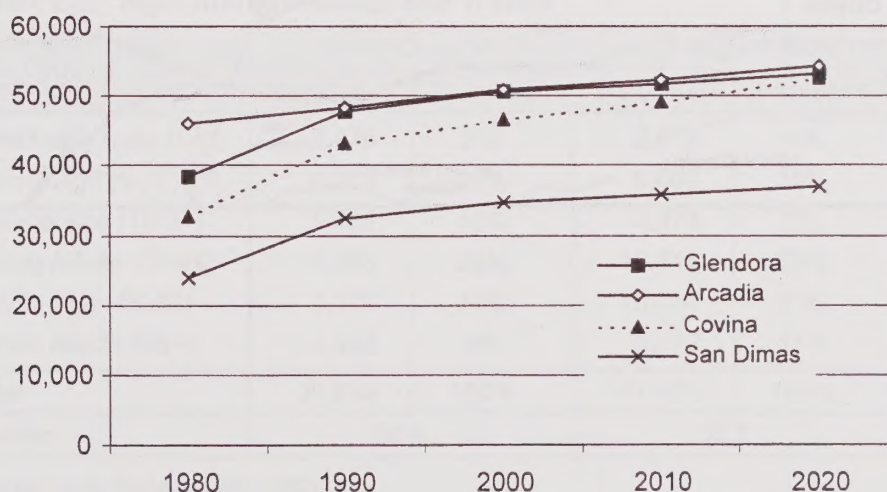
Population characteristics affect the type and amount of housing need in a community. Issues such as population growth, age characteristics, race/ethnicity, and employment trends combine to influence the type of housing needed and ability to afford housing. This section details the various population characteristics affecting housing needs.

1. Population Trends

Since incorporation in 1911, the City has grown from a small citrus-producing community of 2,000 persons to approximately 50,000 persons by 2000. Historically, much of the City's population growth has been due to annexations. From 1980 to 1990, the City's population grew by about 10,000 due primarily to annexations. Whether from annexation or in-migration, population growth brings changes in residents' age, race and ethnicity, household income, and other population characteristics that affect housing need.

According to the State Department of Finance, the City's population as of January 1, 2000 is estimated at 53,761 persons. This represents approximately a 12% increase over the 1990 Census figure of 47,828. As shown in Chart 2-1, Glendora's population growth was similar to trends observed in nearby Arcadia, Covina, and San Dimas. However, based on estimated provided by the Southern California Association of Governments, population growth will slow as the City reaches buildout in 2020.

Chart 2-1: Population Growth Trends



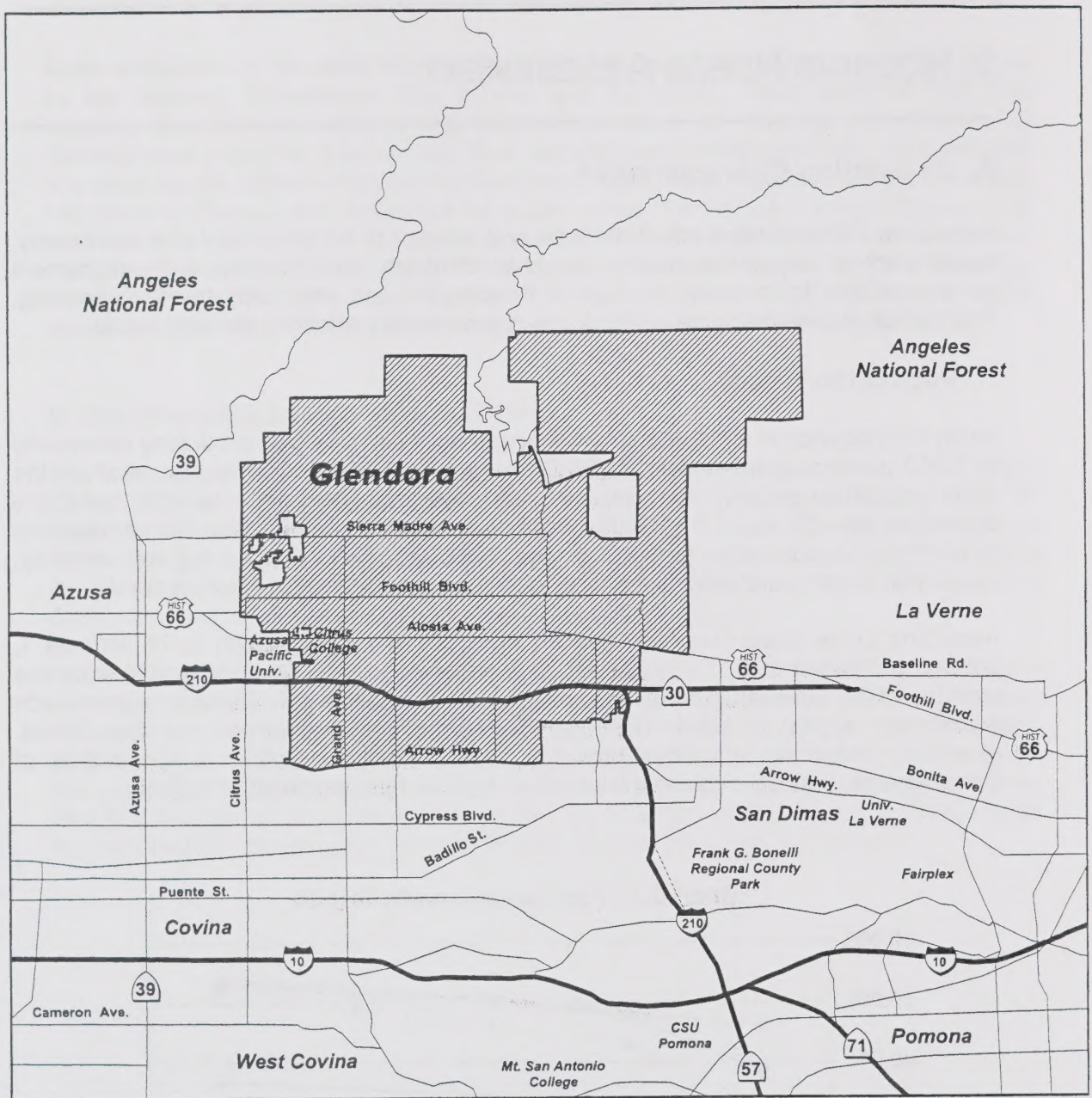


Figure 2-1
Location of Glendora

2. Age Characteristics

Glendora's housing needs are determined largely by the age characteristics of residents. For instance, each age group has distinct lifestyles, family type and size, income levels, and housing preferences. As people move through each stage, their housing need and preferences also change. As a result, evaluating the age characteristics of a community is an important factor in addressing housing needs of residents.

Chart 2-2 below illustrates the age characteristics of residents in 1980 and 1990. As shown below, Preschool Age children and the Young Adult population increased 40%. This younger segment of the adult population typically occupies rental units, condominiums, or smaller and more affordable single-family homes. However, the higher median income of residents may make other housing opportunities affordable.

Large increases were evident among the Middle-Age population, which increased 23%. Middle-aged adults typically prefer larger homes as they form families and raise children. The Senior Adult population also increased by 48%. In terms of housing need, Senior Adults typically live in single-family homes, but may begin to consider trading-down their larger homes for more affordable housing as their children leave home.

Several trends could become apparent over the next decade. For instance, if the large Middle-Age Adult population cited above continue as long-term community residents, the City of Glendora should have an appreciably larger senior population by the Year 2000. The large Young Adult population could also signal an increase in younger families. These trends may become more apparent with the publishing of the Year 2000 Census.

Chart 2-2: Age Characteristics and Trends

Age Groups	1980 Census		1990 Census		% Change 1980-1990
	Persons	Percent	Persons	Percent	
Preschool (Ages 0-4)	2,475	6%	3,619	8%	46%
School Age (5-17)	8,563	22%	9,007	19%	5%
College Age (18-24)	5,039	13%	4,374	9%	-13%
Young Adults (25-44)	10,956	28%	15,715	33%	43%
Middle Age (45-64)	8,179	21%	10,034	21%	23%
Senior Adults (65+)	3,442	9%	5,079	11%	48%
Total	38,654	100%	47,828	100%	24%
Median	30.8		33.7		

Source: U.S. Census 1980, 1990

3. Race and Ethnicity

The San Gabriel Valley is gradually changing in its racial and ethnic composition. These changes may have implications for housing needs to the extent that different groups have different household characteristics, income levels, and cultural preferences that may affect their need for housing. Understanding changes in race/ethnicity provides a basis for addressing housing needs.

The City of Glendora, like most communities throughout San Gabriel Valley, has experienced gradual changes in the racial and ethnic composition of its population. From 1980 to 1990, population increased by almost 10,000 persons, bringing with it corresponding changes in race and ethnicity. As shown in Chart 2-3, increasing population has resulted in a large increase in minority populations.

As of 1990, White persons were the majority of the population, followed by Hispanic and Asian American persons. The largest increase in the City's population between 1980 and 1990 was attributable to White persons (40%), although their proportion of the population declined due to other race/ethnic groups increasing at a faster rate. Minority populations increased at the fastest rate during the 1980s. The Hispanic population grew by 100%, African Americans increased by over 150%, and Asians increased over 200%.

Concentrations of minority households are determined by comparing the percentage of minority households in Glendora's census tracts to Los Angeles County at large. Only Hispanic households are found in concentrations above the County average. Concentrations of Hispanics are found in the southeast portion of Glendora just south of the 210 freeway, while a higher concentration lives westward in Azusa.

Chart 2-3: Race and Ethnicity

Race/Ethnicity	1980 Census		1990 Census		% Change 1980-1990
	Persons	Percent	Persons	Percent	
White	33,771	87%	37,414	78%	11%
Hispanic	3,479	9%	6,988	15%	100%
Asian-American	830	2%	2,603	5%	214%
African-American	189	0%	482	1%	155%
All Other	385	1%	341	1%	-11%
Total	38,654	100%	47,828	100%	100%

Source: U.S. Census 1980, 1990

4. Employment Market

Education and employment also have an important impact upon housing needs to the extent that different jobs and income levels determine what type of housing is affordable. According to the 1990 Census, a total of 25,303 Glendora residents were in the labor force. The unemployment rate of Glendora residents during 1999 was only 3.4%, which is slightly over two percentage points lower than the countywide rate.

The educational level of Glendora residents is significantly higher than that of Los Angeles County (Chart 2-4). For instance, the County has nearly twice the percentage of residents over age 25 who do not have a high school diploma. Conversely, Glendora has a higher percentage of residents with some college education, which may translate into greater income-earning potential. Lastly, the percentage of residents holding a four-year degree is equal for both City and County.

Chart 2-4: Education Level

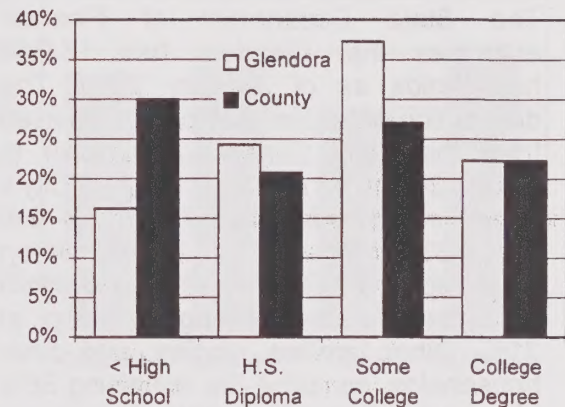


Chart 2-5 describes the type of occupations held by Glendora residents. As of 1990, the largest job category was sales, technical, and administrative positions – comprising 35% of the labor force, followed closely by managerial and professional jobs (31%). Both categories, except for certain sales positions, have higher incomes. Over the 1980 through 1990 period, production, crafts, and repair jobs increased by the highest amount (53%) and managerial and professional positions increased by 48%. Sales, technical, administrative and service occupations increased by 25%.

Chart 2-5: Employment Profile

Occupations of Residents	1980		1990		Percent Change
	Persons	Percent	Persons	Percent	
Managerial/Professional	5,096	26%	7,526	31%	48%
Sales, Technical, Admin.	6,744	35%	8,516	35%	26%
Service Occupations	2,016	10%	2,471	10%	23%
Production/Crafts/ Repair	2,697	14%	3,077	13%	53%
Operators, Fabricators, Labor	2,459	13%	2,348	10%	-5%
Farming, Forestry, Fishing	242	1%	248	1%	---
Total	19,254	100%	24,186	100%	100%

Source: U.S. Census 1980, 1990

B. Household Characteristics

Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents. This section details the various household characteristics affecting housing needs, while Section D discusses specific existing household needs identified by SCAG.

1. Household Type

The State Department of Finance estimates that Glendora had 16,944 households as of January 2000. The distribution of households can be inferred from the 1990 Census. As shown in Chart 2-6, the majority of the City's households are families (78%). Of that total, 33% are families with children under age 18. Families with no children comprise the second largest group at 31%. Other families, singles, and other households, comprise the remaining 36% of households residing in Glendora.

Chart 2-6: Household Type

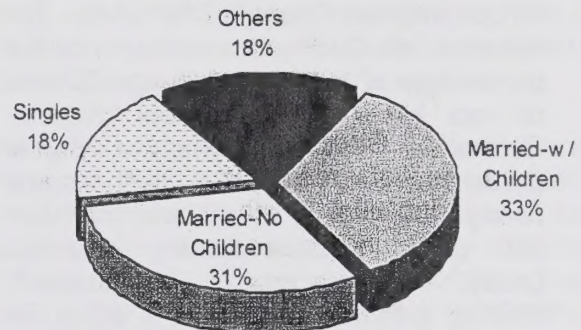


Chart 2-7 also illustrates changes in the composition of households from 1980 to 1990. During this period, the distribution of families and non-families remained fairly stable, with families still comprising over three-quarters of all households in Glendora. However, "other" families and "other" non-families showed significant change, increasing by 45% and 75%, respectively. These households tend to have lower incomes and special housing needs according to the Census Bureau.

Chart 2-7: Household Characteristics

Household Type	1980		1990		Increase
	Nos.	Pcnt	Nos.	Pcnt	
Households	12,882	---	16,237	---	26%
Families	10,281	80%	12,615	78%	23%
Married With Children	4,732	37%	5,318	33%	12%
Married No Children	4,032	31%	5,098	31%	26%
Other Families	1,517	12%	2,199	13%	45%
Non-Families	2,601	20%	3,712	23%	43%
Singles	2,117	16%	2,865	18%	35%
Other	484	4%	847	5%	75%
Average Household Size	2.93	---	2.88	---	(2%)

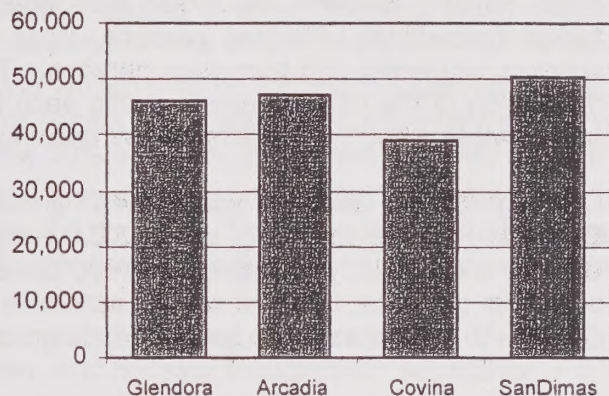
Source: U.S. Census 1980; 1990

2. Household Income

Household income is the most important factor affecting housing opportunity, determining a family's ability to balance housing costs with basic necessities of life. Income levels can vary considerably among households, based upon tenure, household type, location of residence, and race/ethnicity, among others.

As of the 1990 Census, Glendora residents earned a median household income of about \$46,116. Chart 2-8 compares the City's median income with that of nearby communities in San Gabriel Valley. As shown, the median household income was \$47,347 in Arcadia, \$38,907 in Covina, and \$50,268 in San Dimas. All four East San Gabriel Valley cities had higher household incomes than the County median income of \$34,500.

Chart 2-8: Median Household Income



In analyzing the income distribution among households in communities, SCAG groups households into categories by income and tenure. Income categories are determined as a percentage of the median family income for the entire Los Angeles region, which is then adjusted for family size. The four categories are very low, low, moderate, and upper or above moderate-income, as defined in the Chart below.

Chart 2-9 details the income distribution of renters and homeowners within the community as estimated by SCAG in 1999. The income distribution of renter households is fairly evenly distributed among the four income categories; whereas, the majority of owner households are in the moderate and upper-income groups.

Chart 2-9: Household Income Profile

Income Group	Percent of County MFI	Income Threshold	Total	Renters	Owners
Very Low	00 -50%	< \$25,000	15%	27%	11%
Low	51-80%	< \$41,000	15%	22%	12%
Moderate	81-120%	< \$61,000	23%	27%	22%
Upper	120%+	Above	47%	23%	55%
Total			100%	100%	100%

Source: Southern California Association of Governments (1999)

3. Special Needs Groups

Certain groups have greater difficulty in finding decent, affordable housing due to special circumstances. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics among others. As a result, certain segments of Glendora residents may experience a higher prevalence of lower income, overpayment, overcrowding, or other housing problems.

State Housing Element law states that "special needs" groups include the following: senior households, disabled persons, large households, single parent families with children, students, and homeless persons. This section therefore contains a detailed discussion of the housing needs facing each particular group as well as City programs and services available to address their housing needs.

Defining housing issues of special need groups is clearer than defining the magnitude. Because Housing Elements in the SCAG region must be submitted before the 2000 Census is completely available, the 1990 Census must be used to estimate the size of a particular group or, in some cases, estimates can be gathered from service providers. Chart 2-10 summarizes the special needs groups residing in Glendora.

Chart 2-10: Special Needs Groups

Special Needs Groups	Persons	Households	Percent of City
Seniors (65 years and older)	n.a.	3,376	21%
Seniors Living Alone	n.a.	1,075	6%
Disabled Seniors	n.a.	683	4%
Disabled (16 years and older)			
Work Disability	3,557	n.a.	7%
Mobility Disability	1,216	n.a.	3%
Self Care Limitation	1,316	n.a.	3%
Mobility/Self Care	1,881	n.a.	4%
Single Parents with Children			
Mothers with Children	n.a.	792	5%
Fathers with Children	n.a.	247	2%
Either as subfamilies	n.a.	376	2%
Large Households	n.a.	2,242	14%
Students	4,356	n.a.	9%
Homeless Persons ⁽¹⁾	0	n.a.	0%
Farming/Forestry, Mining ⁽²⁾	276	n.a.	0%

Source: U.S. Census 1990

- Both 1990 U.S. Census and 1989-1994 Housing Element identify 0 persons as homeless.
- The 1990 Census reports 276 persons, the majority of which are in gardening.

Senior Households.

Senior households have special housing needs due to three concerns – income, health care costs, and physical disabilities. According to the 1990 Census, 18% of households or 5,079 persons in the City are seniors, defined as 65 years and older. Some of the special needs of seniors are as follows:

- ✓ **Disabilities.** Of the senior population, 13% have a self-care or mobility limitation, defined as a condition lasting over six months which makes it difficult to go outside the home alone or take care of one's personal needs.
- ✓ **Limited Income.** Seniors have limited income for health expenses. Because of their retired status, 37% of senior households earn extremely low or very low-incomes, defined as below 30% and 50% of the median family income.
- ✓ **Overpayment.** Because of the limited supply of affordable housing, over 30% of senior households overpay for housing. The prevalence of overpayment depends on tenure: 20% of homeowners and 60% of renters are overpaying.

Various programs can assist senior needs, including, but not limited to congregate care, shared housing, rental subsidies, and housing rehabilitation assistance. For the frail elderly, or those with disabilities, housing with architectural design features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self care limitations also benefit from public transit alternatives. Senior housing with supportive services can be provided to allow independent living.

The County Housing Authority provides Section 8 vouchers to assist 38 very low-income households of Glendora in renting a home. The City also provides programs and services for seniors to promote dignity and self-esteem, foster independence, facilitate social interaction, and dispel negative stereotypes. Services include the following: information and referral; education classes and leisure activities; social activities; nutrition program; legal aid; notary services; and tax preparation.

Students.

Students have special housing needs due to limited income and financial resources. Many students who attend community colleges on a part-time basis work full-time jobs, while full time students often work less. In either case, students often earn low-incomes, pay more than half their income for housing, and thus may double up to save income. According to the 1990 Census, however, 4,356 persons or approximately 9% of the total population living in Glendora was enrolled in college.

Glendora is home to Citrus Community College with a student population of 6,000, while Azusa is home to Azusa Pacific University with a student population of 6,000. Whereas the latter two colleges serve local needs, California State University of Pomona fulfills regional college needs with an enrollment of 17,000 students. In keeping with the intent of the community college system to serve local needs, however, most students are part-time, many of whom are younger persons living with parents. Therefore, the demand for student housing is not considered significant.

2. Housing Type and Tenure

Chart 2-14 summarizes various characteristics of Glendora's housing stock. The composition of the housing stock is essentially the same as that nine years ago. Single-family detached homes make up almost three-quarters of the housing stock. Over the 1990s, however, the number of multi-family housing units in Glendora increased slightly. No changes were recorded with respect to the number of mobile homes. The City's homeownership rate of 74% is significantly higher than the County average of 52%.

Chart 2-14: Changes in Housing Stock

Housing Type	1990		2000	
	No. of Units	% of Total	No. of Units	% of Total
Single-Family				
Detached	12,520	74%	12,785	73%
Attached	1,049	6%	1,142	7%
Multi Family				
2-4 Units	578	3%	612	3%
5+ Units	1,857	11%	2,101	12%
Mobile Homes	873	6%	873	5%
Total Units	16,877	100%	17,513	100%
Vacancy Rate	3.25%		Not Available	

Source: 1990 Census; State Department of Finance, 2000.

Chart 2-15 summarizes the occupied housing units by tenure and bedroom size. This analysis shows that there are 1,389 rental units with three or more bedrooms, which is more than adequate to house the 578 large renter households that reside in the City. However, the rents for large apartments and homes are well beyond the reach of the 277 lower income large households who are renters. The housing need for larger units coupled with higher rents may be reflected in the City's high overcrowding rate for lower-income households.

Chart 2-15: Bedroom Mix by Tenure

# Bed-rooms	Owned Units	Rental Units	Total
0	44	172	216
1	482	1,138	1,620
2	1,730	1,555	3,285
3	6,275	1,159	7,434
4	3,180	215	3,395
5+	362	15	377
Total	12,073	4,254	16,327

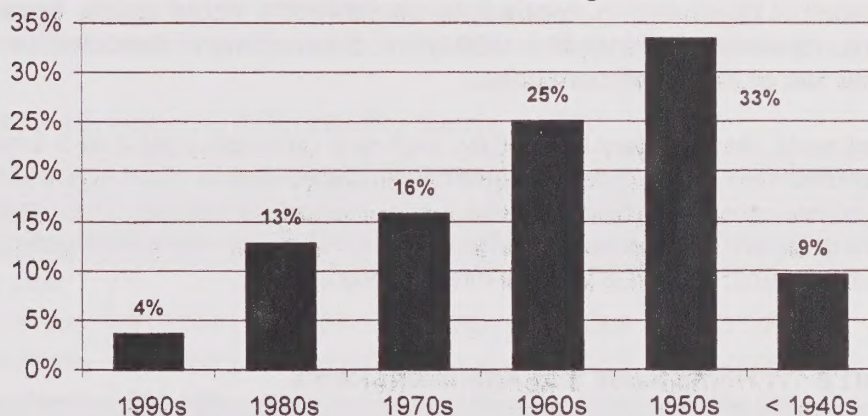
Source: U.S. Census 1990

3. Housing Age and Condition

Housing age is an important indicator of housing condition within a community. Like any other tangible asset, housing is subject to gradual deterioration over time. If not maintained, housing can deteriorate and depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Thus maintaining and improving housing quality is an important goal for the City.

Chart 2-16 below summarizes the distribution of housing by the year built in the City. As of 2000, approximately 68% the City's housing is over 30 years old and 10% is over 50 years old. A general rule of thumb in the housing industry is that structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Homes older than 50 years, unless properly maintained, require major renovations to keep the home in good working order.

Chart 2-16: Year Housing Built



The Code Enforcement Division is responsible for enforcing City ordinances related to property maintenance, building conditions, and other regulations affecting the maintenance of private residential properties. With a staff of two code enforcement officers and support personnel, the Code Enforcement Division handles an average of 73 complaints a month. In addition to complaints, the Division provides an average of 154 residents with code enforcement services, 182 residents with information and other referrals, and serves 46 residents in person per month at its office.

Building code violations are referred to the Building Division. Once code enforcement violations are noted, the Building Division and Code Enforcement Division refers the property owners to City programs. These programs include the Home Improvement Deferred Loan Program, the Emergency Home Improvement Grant Program, and the Mobile Home Repair Grant Program.

4. Housing Costs and Affordability

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of overpayment and overcrowding. This section summarizes the cost and affordability of the housing stock to Glendora residents.

Sales and Rental Survey

Chart 2-17 provides a summary of sales and rental prices of homes in Glendora. During 1999, approximately 632 homes were sold in Glendora, the majority of which were three or four bedrooms. The median price for a single-family home was \$175,000 for a two-bedroom unit, \$200,000 for a three-bedroom unit, \$229,000 for a four or more bedroom unit, and over \$1.2 million for custom homes in the hillsides.

The median price range for condominium units is much tighter than single-family homes, ranging from approximately \$137,000 for a two-bedroom unit to \$169,000 for a three-bedroom unit. Moreover, in contrast to single-family home sales, fewer number of condominiums were sold (only 48 in 1999) and the majority of condominium home sales were either two or three bedroom units.

Apartment rents range widely in the City: high end units can cost 2 to 3 times more than lower end units due to the quality of amenities offered and location of the unit. According to Springstreet.com, an internet-based rental marketing service, the median rents for apartment units are as follows: \$460 for a studio, \$595 for a one-bedroom unit, \$865 for a two-bedroom unit, and \$1,350 for a three-bedroom unit.

Chart 2-17: Home Sales and Apartment Rents

	Bdrms.	Units	Range	Median	Average
Homes	2	56	\$110,000 to \$690,000	\$175,000	\$204,254
	3	318	\$86,000 to \$679,000	\$200,000	\$224,994
	4	188	\$124,000 to \$810,000	\$229,000	\$278,829
	5	19	\$169,500 to \$1,210,000	\$427,000	\$469,342
Condos	1	3	*	*	*
	2	23	\$100,000 to \$180,000	\$137,000	\$144,217
	3	22	\$106,000 to \$230,000	\$169,000	\$166,750
	Bdrms.	Bldgs	Range	Median	Average
Rentals	Studio	2	\$460	\$460	\$460
	1	7	\$550-\$800	\$595	\$650
	2	9	\$675-\$1,100	\$865	\$850
	3	2	\$1,260-\$1,350	\$1,350	\$1,311

Source: Dataquick (1999); Springstreet.com (2000)

* insufficient sample

Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in Glendora with the maximum affordable housing costs to households which earn different income levels. Taken together, this information can provide a picture of who can afford what size and type of housing as well as indicate the type of households that would likely experience overcrowding or overpayment.

HUD conducts annual household income surveys determine the maximum affordable housing payments that could be made. In evaluating affordability, it should be noted that the maximum affordable price refers to the maximum amount that could be paid by households in the top of their respective income category. Households in the lower end of each category (e.g., 25% of MFI) will experience some level of overpayment.

Chart 2-18 below shows the annual income for very low, low, and moderate-income households by the size of family and the maximum affordable housing payment based on the federal standard of 30% of household income. Standard housing costs for utilities, taxes, and property insurance are also shown. From these income and housing cost figures, the maximum affordable home price and rent is determined.

Chart 2-18: Housing Affordability Matrix (1999)

Income Group	Income Levels		Housing Costs		Maximum Affordable Price	
	Annual Income	Affordable Payment	Utilities	Taxes & Insurance	Home	Rental
Very Low						
One Person	\$18,250	\$456	\$50	\$200	\$31,000	\$406
Small Family	\$23,450	\$586	\$100	\$200	\$43,000	\$486
Large Family	\$28,150	\$704	\$150	\$200	\$54,000	\$554
Low						
One Person	\$29,200	\$730	\$50	\$200	\$73,000	\$680
Small Family	\$37,500	\$938	\$100	\$200	\$97,000	\$838
Large Family	\$45,000	\$1,125	\$150	\$200	\$117,000	\$975
Moderate						
One Person	\$43,750	\$1,094	\$50	\$200	\$128,000	\$1,044
Small Family	\$56,250	\$1,406	\$100	\$200	\$168,000	\$1,306
Large Family	\$67,500	\$1,688	\$150	\$200	\$203,000	\$1,538

Notations:

1. Small Family = 3 persons; Large Families = 5 or more persons
2. Monthly affordable rent based upon payments of no more than 30% of household income
3. Property Taxes and Insurance based on averages for the region.
4. Affordable home price is based on down payment of 10%, annual interest of 8%, a 30-year mortgage, and monthly payment of 30% of gross household income.

Affordability by Household Income

The previous chart showed the maximum amount that a household can pay for housing each month (e.g., rent, mortgage and utilities) without exceeding the 30% income-to-housing cost ratio that is the threshold for overpayment. This amount can be compared to current market prices for single-family homes, condominiums, and apartments to determine what types of housing opportunities a household can afford.

Very Low-Income Households. Very low-income households in the City earn 50% or less of the County median family income -- between \$18,250 to \$28,150 depending on the size of the family. Based on financing criteria noted earlier, the maximum affordable home price for a very low-income household ranges from \$31,000 to \$54,000. Because the median sales price of homes in Glendora exceed \$175,000, very low-income households cannot afford a single-family home.

Average apartment rents in Glendora are as follows: \$460 for a studio, \$595 for a one-bedroom unit, \$865 for a two-bedroom unit, and \$1,311 for a three-bedroom apartment. After deductions for utilities, a very low-income household can afford to pay \$406 to \$554 in rent per month, depending on the family's size. In practical terms, this means that a 1-person household cannot afford an average priced studio without overpayment or doubling up. The problem is exacerbated for larger very-low income families.

Low-Income Households. Lower-income households earn 80% or less of the County's median family income -- between \$29,200 to \$45,000 depending on the family's size. The maximum affordable home price for a lower-income household ranges from \$73,000 for one-person to \$117,000 for a five-person family. Based on the sales data presented in Chart 17, households cannot afford the median sales price for a home or condominium in the City, regardless of size.

Average apartment rents in Glendora are as follows: \$460 for a studio, \$595 for a one-bedroom unit, \$865 for a two-bedroom unit, and \$1,311 for a three-bedroom apartment. After deductions for utilities, a low-income household can afford to pay \$680 to \$975 in rent per month, depending on family size. As a result, a one-person household can afford an adequately sized studio or one-bedroom unit. Small families (2 to 4 persons) can also afford an adequately sized apartment; however, large families would be unable to afford an adequately sized apartment without overpayment and/or overcrowding.

Moderate-Income Households. Moderate-income households earn 81% to 120% of the County's median family income -- between \$43,750 to \$67,500 depending on the family's size. The maximum affordable home price for a moderate-income household ranges from \$128,000 for a one-person household to \$203,000 for a five-person family. Based on the sales data presented in Chart 17, one person households and small families cannot afford a single-family home, but can afford a condominium with the provision of downpayment assistance. Large families can afford a three-bedroom home, although this might cause an overcrowding situation. To provide assistance, the City offers a first-time homebuyer program with up to \$25,000 in deferred loans.

5. Assisted Housing At-Risk of Conversion

Existing housing that receives governmental assistance is often a significant source of affordable housing in many communities. Because of its significance, this section identifies publicly assisted rental housing in Glendora, evaluates the potential to convert to market rates between 2000 and 2010, and analyzes the cost to preserve those units. Resources for preservation/replacement are described in Chapter 4 of the Element and housing programs to address preservation of these units are described in Chapter 5.

Two assisted senior rental housing projects are located in Glendora; however, neither project is at-risk of conversion to market-rate (Chart 2-19). Glendora Gardens has 105 units that are rent-restricted as a result of a HUD Section 8 contract. The City also assisted the Heritage Oaks apartment complex. The project has a total of 157 units of which 46 are rent-restricted through an agreement with the City and an additional 8 units are rent-restricted through the Section 8 Program. The assisted units in both complexes are not at risk of converting to market rate during the 2000-2010 period.

Chart 2-19: Inventory of Assisted Housing

Project Name	Affordable Units	Total Units	Unit Mix (Bdrms)	Funding Source(s)	Expiration of Affordability
Heritage Oaks	15 low 31 very low	157	27 1-bd 10 2-bed	Glendora RDA set aside funds	2021
Glendora Gardens	105 Very Low	105	28 0-bdr 76 1-bdr 1 3-bdr	CHFA and Section 8	2013

Source: U.S. Department of Housing and Urban Development, 2000; and City of Glendora, 2000.

With respect to the first affordable project, Heritage Oaks project for seniors, the City Redevelopment Agency committed 20% set-aside funds to ensure affordability controls. Given that the project was built in 1991 with the use of RDA funds, the affordability restrictions will not expire until 2021. With respect to the Glendora Gardens senior project, the CRA participated in the financing of the acquisition of the site, the relocation of the school facilities, and the improvement of off-site public facilities. Per a negotiated development agreement with the City, the earliest expiration date for the project is 2013.

2. Mortgage and Rehabilitation Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions must disclose information on the disposition of loan applications by the characteristics of applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or through government assistance.

Chart 3-1 summarizes the disposition of loan applications submitted to financial institutions for home purchase and home improvement loans within the City of Glendora. Included is information on the percentage of loans that are "approved" and "denied" by applicants of different income levels. In the chart, "Other" loans refer to loans rejected by the applicant or those applications that were withdrawn by the applicant.

Home Purchase Loans.

In 1998, a total of 1,242 households applied for loans to purchase homes in Glendora. Of that total, approximately 84% of households applied for conventional loans, while the remaining 16% of households applied for government-assisted loans. As expected, there is a relationship between a household's income and the type of loans applied for. Lower and moderate-income households accounted for 31% of the applicants for conventional loans, but more than half the applicants for government-assisted loans.

Approval rates for home purchase loans varied by household income. For market-rate home purchase loans, the approval rate increased from 68% for lower income households, to 76% for moderate-income households to 79% for upper income households. Government-assisted home purchase loans had higher approval rates. The loan approval rate for lower income households was 77% with moderate and upper-income household approval rates even higher at 80% and 93%, respectively.

Home Improvement Loans.

According to HMDA data from lending institutions, a total of 432 Glendora households applied for home improvement loans during 1998. Approximately 80% of applicants applied for conventional loans, while 20% applied for government-assisted loans. Compared to mortgage loans, home improvement loans were more difficult to secure, as is typical in most jurisdictions. The approval rates for conventional and government-assisted home improvement loans were approximately 62% and 52%, respectively.

Approval rates for home improvement loans varied according to household income. For market-rate or conventional loans, the approval rate increased from 54% for lower income households, to 60% for moderate-income households, to 64% for upper income households. Government assisted loans also followed the same pattern, with approval rates increasing from 33% for lower income, to 46% for moderate-income, to 50% for upper income households. For lower income households, the loan approval rate was substantially lower (21 percentage points) for government assisted loans.

Chart 3-1: Disposition of Home Loans

Applicant Income	Home Purchase Loans: Conventional				Home Purchase Loans: Government-Assisted			
	Total	Approved	Denied	Other	Total	Approved	Denied	Other
Lower	114	68%	22%	11%	30	77%	13%	10%
Moderate	208	76%	17%	7%	92	80%	4%	15%
Upper	666	79%	10%	11%	69	93%	4%	3%
N.A.	54	52%	22%	26%	9	44%	33%	22%
Total	1,042	75%	13%	11%	200	83%	7%	11%

Applicant Income	Home Improvement Loans: Conventional				Home Improvement Loans: Government-Assisted			
	Total	Approved	Denied	Other	Total	Approved	Denied	Other
Lower	68	54%	43%	3%	21	33%	67%	0%
Moderate	86	61%	30%	9%	28	46%	50%	4%
Upper	178	64%	33%	3%	34	50%	44%	6%
N.A.	13	92%	8%	0%	4	25%	50%	25%
Total	345	62%	33%	5%	87	44%	52%	5%

Source: Home Mortgage Disclosure Act (HMDA) data, 1998

The City recently completed its Analysis of Impediments to Fair Housing Choice (AI) to determine whether fair housing practices are maintained. According to the City's 2000-2005 AI, differences in loan approval rates were correlated by applicant income. Chi-Square analysis of the HMDA data by applicant income revealed that there was a statistically significant difference of denial rates based upon income. The difference is expected, however, since an applicant's income level is a key factor when lending institutions determine whether the applicant can qualify for a home mortgage loan.

To mitigate potential constraints and expand homeownership and home improvement opportunities, Glendora implements a variety of programs. These include the first-time homebuyers program, rehabilitation programs for single-family and mobilehome units, and an emergency repair program. These programs help low and moderate-income residents access favorable loan terms in order to purchase or improve their housing. The Housing Plan in Section 5 of this Housing Element provides detail on the type and extent of programs available.

B. Governmental Constraints

Local policies and regulations can impact the price and availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and various other issues may present constraints to the maintenance, development and improvement of housing. This section discusses potential governmental constraints in Glendora.

1. Land Use Controls

The Land Use Element of the Glendora General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses within the City. As described below in Chart 3-2, the General Plan has seven primary residential zones permitting a varying level of densities for open space, rural, and urban residential uses.

Chart 3-2: Residential Land Use Categories

General Plan Land Use	Zoning District(s)	Density (du/ac)	Residential Type(s)
Open Space	RHR, E-7	0 – 0.2	Least intensive residential land use and is intended for steep hillsides and other areas least suited for development.
Very Low Density Residential	RHR, E-7	0.2 - 1	Intended for gentle hillside areas and serves as a transition between steeper hillsides and the relatively flat areas.
Low Density Residential	E-5, E-6, E-7	1 - 3	Intended to serve as transitional areas between hillside areas and more intensive single-family residential areas.
Low/Medium Density Residential	R-1, E-3, E-4	3 - 6	This residential zone is the most intensive designation for single-family residences and includes most non-hillside areas.
Medium Density Residential	GA, LGA	6 - 11	Allows for various multiple and single-family attached housing, including apartments, duplexes, townhouses, and patio homes.
Medium/High Density Residential	R- 2	11 – 15	This district functions as a transitional zone. Housing permitted includes apartments, duplexes, townhouses, and patio homes.
High Density Residential	R - 3	15 – 20	This is the most intensive residential land use designation and is designed for higher density residential land uses, such as apartments.

Sources: Land Use Element, City of Glendora General Plan, 1992; Glendora Municipal Zoning Code

Hillside Ordinance.

Since its incorporation, the City has been known as the "Pride of the Foothills." Given the recent surge in development and the potential degradation of environmental features resulting from hillside grading, the City enacted a Hillside Management Ordinance in 1994. The ordinance was intended to regulate the use of land in hillsides so that natural characteristics (e.g., land forms, vegetation, wildlife, scenic qualities and open space) could be maintained. Specific goals of the ordinance are as follows:

- (1) Preserve unique and significant geological, biological, and hydrological features;
- (2) Encourage alternative approaches to hillside development through land use patterns and intensities that are consistent with natural characteristics;
- (3) Protect prominent vistas of hillside areas in order to maintain the identity, image, environmental quality, and aesthetic quality of the city; and
- (4) Protect the public health and safety from potentially hazardous conditions related to hillside development.

All parcels with an average slope of 10% or greater fall under purview of the Ordinance. To construct residential units, an approved development plan review is required. This ordinance does not restrict the ability of the City to address its RHNA given that all the homes in the hillsides would only be affordable to upper income households and, as explained further in Chapter 4, the RHNA requirement for this segment has been met.

Overlay Districts.

The City's Special Height Overlay zone is designed to accommodate land uses that require a greater building height than is permitted in certain zones. The Special Height Overlay can be applied to the C-2, C-3, CM, MS, M-1, IP and the PR zones. Pursuant to this zone, a building may exceed the height limitation in the underlying zone, but shall not exceed eight stories or 80 feet. The minimum front setback must be 25 feet, while the minimum side yard shall be 20 feet plus 4 feet for each additional story.

The City also has a Downtown Overlay District and Village Overlay District that are designed to regulate land uses in the downtown, encourage the adaptive reuse of residential structures, encourage compatible mixed uses where feasible according to the General Plan, and maintain the overall scale and character of the central downtown. Over the past housing element planning cycle, the City allowed for the complete rehabilitation of five rental units situated above businesses in the downtown.

Mobile homes currently provide about 5% of all the housing stock in the community. Glendora has established a Mobilehome Park Overlay Zone to provide appropriate locations where mobile home parks may be established and maintained. Regulations are intended to promote and maintain an orderly and pleasant residential environment in harmony with surrounding uses. Mobile homes parks provide an important source of affordable housing within the community for lower-income households.

2. Residential Development Standards

The City regulates the type, location, density, and scale of residential development primarily through the Zoning Code. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the City's General Plan. The Zoning Code also serves to preserve the character and integrity of existing neighborhoods. Chart 3-3 summarizes the most pertinent development standards for single-family and multi-family housing.

Chart 3-3: Residential Development Standards

Development Standard	General Plan Residential Land Use Category (Zone)				
	Very Low (E-7, RHR)	Low (E6, E5)	Low-Med (E4, E3, R1)	Medium (LGA, GA)	Med-High (R-2 & 3)
Building Standards					
Maximum Density	E7 = 0.05-2.2 RHR = 1	E6 = 2.9-3.5 E5 = 4.1	E4/E3 = 5 R1 = 5.8	LGA = 7.9 GA = 10.9	R-2: 14.5 R-3: 19.6
Maximum bldg. height	2 stories	2 stories	2 stories	2 stories	2 stories
Min. unit size (sq.ft.)	N/A	N/A	N/A	600 sq. ft for a studio + addtl 200 sq. ft. for each bedroom	
Max. floor area (%)	E7 = 35% RHR = N/A	35%	35%	400 square feet usable open space per residential unit	
Lot Standards					
Minimum lot area (sq.ft.)	E7 = 20K-80K RHR = 43,560	E5 = 10,500 E6 =12.5K-15K	E4 = 8,500 E3 = 8,000 R1 = 7,500	40,000	10,000
Minimum lot width/depth	E7 = 100x 100 RHR=200x200	E6 =100x100 E5 = 85x100	E4= 75x100 E3/R1= 70x100	120x 125	80x 125
Front yard (ft.)	E7 = 25 RHR = 40	25	E4 & E3 = 25 R1 = 20	20	20
Side yard (ft.)	E7 = 7 RHR = 30	7	E4 & E3 = 7 R1 = 5	5' per story	5' per story
Rear yard (ft.)	E7 = 35 RHR = 50	35	E4 & E3 = 35 R1 = 25	20	20
Parking					
Single family	2 spaces in garage; additional garage space for second unit				
Multi-Family	1 garage & 1 open space/unit + plus 2/10 space/unit for units with over 2 bedrooms				
Mobile home	9 spaces for every 4 mobile home units.				
	All parking fractions rounded up to the next highest whole number				
Guest Space	3/10 space/unit for multifamily units and mobilehomes				

Sources: Glendora Municipal Zoning Code, 1994

Impact of Development Standards

Development standards limit the number of housing units that could be built on a lot. These include density, minimum lot and unit size, height, and open space requirements. By limiting the density, the per unit land costs are higher and, all other things being equal, result in higher development costs which could impact housing affordability. The following analyzes R2 and R3 development standards upon housing development.

- **Standards:** The areas with R-2 and R-3 zoning are suitable for housing which are affordable to moderate and lower income households. This is because the higher density of development reduces the per unit land and development costs. The R2 and R3 districts are located in two major areas: (1) within ½ square mile around City Hall; and (2) one block directly south and parallel of Alosta Avenue. The following addresses constraints to production in these areas.

Due to the City's history and annexations over time, over half the existing lots did not conform to current residential development standards. Furthermore, because of the irregular shaped lots, it has been difficult to recycle or improve property because current development standards could not be satisfied. Nonconformance represented a potential constraint to housing investment because a variance was required before the lots could be further improved or developed.

Second, other development standards noted in Chart 3-3 could also impact the cost of new housing in the R-2 and R-3 zones. These standards require a minimum 10,000 square foot lot, standard setbacks, open space requirements of 400 square feet per unit, two car garage, and minimum unit sizes of 600 square feet plus 200 square feet per bedroom. These standards limit the number of units that could be built on a site and thus result in higher housing costs.

- **Mitigation:** The City Council recognized the need to facilitate the reasonable use and development of nonconforming lots. In 2000, the City Council passed a nonconforming lot ordinance that recognizes and affirms the development rights of legally subdivided lots. The Ordinance facilitates such development by allowing parcels that do not meet the minimum lot size or dimensions of the zone to be fully developed provided that other development standards are fully met.

The Ordinance facilitates development by allowing the merging of nonconforming lots with conforming or nonconforming lots to create lots which conform more closely to the standards of the underlying zone. However, if a nonconforming lot cannot be developed or improved in conformance with existing standards (excluding lot size and dimensions), a Nonconforming Lot Development Plan Review Permit may be granted to allow development or improvement of the lot.

Flexibility in Development Standards.

The Specific Plan Process and Planned Redevelopment Zones are the primary means to provide appropriate relief from literal application of zoning regulations and development standards, where appropriate, to facilitate new development. This section describes the Planned Redevelopment Zone and its past uses. Past specific plans such as the Zara Street project with residential development have been fully developed.

- **Purpose:** According to the Glendora Zoning Code, the purpose of the PR Zone is "to provide for development on a comprehensive basis by using site planning techniques not permitted through literal application of zoning and subdivision regulations." The Zoning Code does not set residential development standards for the PR zone. Pursuant to development plan review process, the residential standards, covenants, and conditions are established by the City Council. Therefore, projects of any size, type, and density can be considered for approval.
- **Past Projects:** In 1984, the Glendora Gardens project was built as an affordable housing project for 105 very low-income seniors. The City assisted in financing, the relocation of school facilities, and improvement of off-site public facilities. Glendora Gardens was granted density increase (35 du/acre), reduced parking standards (only 0.5 space/unit), and reduced minimum standard unit size (e.g., 570 square feet for a 1-bed unit and 800 square feet for a 2-bed unit).

In 1991, the 57-unit Heritage Oaks project was built as an affordable project for very low- and low-income seniors. To make the project feasible, the City dedicated redevelopment funds, offered a density of 27 units per acre, reduced parking standards (1 space per unit), and reduced the minimum unit sizes (e.g., 480 square feet for 1 bed unit; 672 square feet for a 2-bed unit). These modifications vary significantly from standards required by the underlying zone.

- **Application:** In summary, the PR zone has been used to facilitate construction of affordable housing that is compatible with adjacent land uses. The Glendora Gardens project was a combination of one and two story structures situated in an R-2 zone. The Heritage Park Apartments was a 2-story project located in front of a slight hill, thus providing an enclave for the structure in an area where the zoning of the adjacent land uses varies from open space to R-1.

In short, the PR zone has been used to facilitate the construction of affordable senior projects which are compatible and desirable with adjacent land uses in neighborhoods zoned R-2 and R-1 which have higher land prices. This same flexibility can be applied to affordable housing for lower-income households. The PR-zone can be used to facilitate affordable non-senior housing on underutilized commercial land, where the land costs are lower than in stable R1 zones.

3. Provisions for a Variety of Housing

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multiple-family housing, factory-built housing, mobile homes, emergency shelters and transitional housing among others. Chart 3-4 below summarizes housing types permitted within the primary residential zones.

Chart 3-4: Housing Types Permitted by Zone

Housing Types Permitted	Low	Low-Med.	Medium to High		
	E-7, RHR, E-5 & E-6	E-3, E-4 and R-1	GA, GA, R-2, R-3	MS	MHP
Residential Uses					
Single-family	✓	✓	✓		
Duplex (2 units)			✓		
Multi-family (3 or more)			✓		
Factory-built/mobilehome	✓	✓	✓		✓
Second units	c	c	c		
Planned Development	✓	✓	✓		
Special Needs Housing					
Senior Housing				c	
Transitional housing					
Emergency shelter					
Residential Care (<=6 beds)	✓	✓	✓		
Residential Care (12 or more)					

Source: Glendora Municipal Zoning Code, 1994

✓ = Permitted c = Conditionally Permitted

Besides single family housing opportunities, the City offers the following housing opportunities that are available for all economic segments of the community as well as more vulnerable members of the community, including those earning lower income, seniors, students, and the homeless, among others. These include multi-family units, second units, mobile homes, and other more affordable housing opportunities.

Multi-Family Units. The Zoning Ordinance permits multi-family housing in the medium-high density zones by right. The permitted density is 7.9 units per acre for limited garden apartments, 10.9 units per acre for garden apartments, 14.5 units per acre in the R-2 zone, 19.6 units per acre in the R-3 zone, and higher densities in the PR-zone. Approximately 14% of the City's housing stock is multi-family residences. Moreover, two affordable senior complexes have been constructed in the P-R zone.

Licensed Care Facilities. The Zoning Code defines community care facilities as "licensed by the state or county, which provides lodging, meals, nursing, dietary or other personal services to convalescents, invalids, or the elderly for six or more patients..." This definition does not include nor mention facilities serving six or fewer patients. Larger community care facilities, convalescent homes, and other similar uses for more than six persons are permitted in the Medical Services Zone, subject to a conditional use permit.

Second Units. The Zoning Code allows second-kitchen units in single-family residential zones pursuant to an approved conditional use permit. The development standards of the single-family residence zone applies to the second unit, unless specified as follows: the parcel must be at least twice the minimum lot size required in that zone; the second unit shall be limited to no more than a one-bedroom unit; an on-site parking space must be provided, and the second unit or primary attached home must be occupied by the property owner. The Zoning Code does not specify an age or rent restriction.

Guest Houses. The Glendora Zoning Code allows guest houses in single-family residential zones pursuant to a conditional use permit. The guest house is limited to one bedroom and one bath and the unit must meet the development standards required for accessory buildings. In brief, accessory buildings cannot exceed 900 square feet nor exceed 15 feet in height, and, if detached, must comply with the setback requirements of the single family zones. Moreover, the guest house cannot contain kitchen facilities and must have at least one covered parking stall.

Mobilehomes/Factory Built. The Glendora Zoning Ordinance permits mobilehomes within a specially designated Mobilehome Overlay Zone. Currently, there are 830 mobile homes within the community. No other types of residential structures are allowed in this zone. The MHP Overlay Zone was designed to protect existing mobile home uses. Specific development standards have also been established to promote an orderly and pleasant residential environment in harmony and compatible with surrounding land uses. Lower income individuals and/or families occupy many of these homes.

Emergency Shelters. Several emergency shelters and transitional housing facilities for the homeless are located in communities throughout the East San Gabriel Valley, adjacent to Glendora. However, the Glendora Zoning Code currently does not specify whether emergency shelters and/or transitional housings are permitted within the community. Several local organizations provide vouchers but no lodging. Currently, no boarding facilities can accommodate the temporary need for shelter.

To comply with and further fair housing practices as specified in the City's 2000-2005 Analysis of Impediments to Fair Housing Choice, the City of Glendora will adopt several programs to expand housing opportunities for disabled persons needing shelter.

4. Development Permit Procedures

The City of Glendora can encourage the ongoing construction, maintenance, and improvement of housing by decreasing, to the extent possible, the time and uncertainty involved in gaining approvals for various development permits. One such example is the Permit Streamlining Act, which establishes timelines for development review processes. This section outlines the procedures for gaining project approvals in Glendora.

Glendora provides for various ways to process minor and major development projects. Different levels of review are based accordingly on the complexity of the project and whether a variation in development standards, existing land use, or operating conditions is requested. Chart 3-5 summarizes the varying levels of review and the minimum time frames required to process permits prior to scheduling before a hearing. Of particular note, for projects involving multiple requests, all applications are processed concurrently.

Chart 3-5: Development Plan Reviews

Residential Type	Director	Zoning Review Board	Planning Comm.	City Council	Processing Time
Administrative Changes (e.g., Administrative CUP, and Minor Modification, etc.)	Yes	NA	NA	NA	3-4 weeks
Minor Permits (Minor CUP, Variance)	NA	Yes	NA	NA	3-5 weeks
Major Permits (e.g., CUP, & Variance)	NA	NA	Yes	NA	3-6 weeks
Zone Change and Development Agreements	NA	NA	Yes	Yes	7-9 weeks
Development Plan Review <4 units	NA	Yes	NA	NA	4-6 weeks
>4 units	NA	NA	Yes	NA	
Planned Development	NA	NA	Yes	Yes	6-9 weeks
Planned Redevelopment	NA	NA	Yes	Yes	6-9 weeks

Source: Planning Department, City of Glendora, 2000

N/A – Review is not applicable

5. Fees and Exactions

Glendora collects fees from developers to cover the costs of processing permits and providing the necessary services and infrastructure related to new development. Fees are calculated based on the average cost of processing a particular type of case. The City regularly performs a full cost analysis to update user fees and periodically assesses ways to streamline organizational processes. Chart 3-6 summarizes common fees.

Chart 3-6: Planning and Development Fees

Type of Fee	Service Provided	Single Family Units	Multi-Family Units
Planning	Conditional Use Permit	\$125-\$625 depending on scope	
	Variance	\$185-\$450 depending on scope	
	Zone Change	\$1,000-\$2,500 depending on scope	
	Tentative Subdivision Map	\$1,000 + \$125 per lot over 4	
	General Plan Amendment	\$1,000-\$2,500 depending on scope	
	Environmental Assessment	\$185	
	Environmental Impact Report	\$1,500 deposit or 30% of estimated time & materials to process	
Development	Development Plan Review		
	Multi-family (4+ units)	\$500 + \$60 for each unit over 4	
	Planned Development	\$500 + \$60 for each unit over 4	
	Planned Redevelopment	\$0.015 per bldg sq. ft.	
	Building Permit	Half the recommended valuations set forth by the ICBO.	
Public Works	Eng., Plan Check, & Inspection	5% of estimated construction cost of proposed public improvements	
	Sewer Connection Permit	\$44 per lot	
	Water Main Connection Charge	\$8/front foot	
	Street Lights	\$205/light	
	Street Trees	\$165/tree	
Development Impact	Transportation Impact	None	None
	School Fees	\$1.84 - \$2.05/square foot	
	Park Development Fees	\$970/unit	\$2,095/unit
	Sanitation Fees	\$1,013/unit	\$810/unit

Source: City of Glendora, August 2000.

6. Building Codes and their Enforcement

Glendora has adopted the Uniform Building Code, which establishes standards and requires inspections at various stages of construction to ensure code compliance. The UBC also requires new residential construction to comply with the federal American with Disabilities Act. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties which are required to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and energy-efficient housing.

The City's Code Enforcement Division is responsible for enforcing both State and City regulations governing maintenance of all buildings and property. The City has several code enforcement officers who work with police officers to enforce local codes. The City seeks voluntary code compliance through administrative processes. Approximately 73 complaints are received per month – primarily related to property maintenance, building code issues, and inoperative vehicles among others. Code Enforcement staff work with the Housing Division to inform property owners of substandard building conditions as well as refer them to available financial resources and programs offered by the City.

7. Site Improvements

Site improvements are an important component of new development and include water, sewer, circulation, and other infrastructure needed to make development feasible. The City of Glendora requires pro-rata payments for off-site extension of the water, sewer and storm drain systems, and pro-rata payments for traffic signals. It requires the developer to construct all internal streets, sidewalks, curb, gutter, affected portions of off-street arterials, landscaping along arterials, and other standard conditions. New residential construction will either occur as infill, where infrastructure is already in place or in hillside areas, where adequate public services and facilities will be required.

Requiring developers to construct site improvements and/or pay pro-rata shares toward other infrastructure costs, the provision of public services, as well as needed utility systems will increase the cost of developing homes and the final sales price of housing. While site improvements increase housing costs, requiring developers to pay for on and off-site improvements is necessary to maintain the high quality of life desired by City residents, and is also consistent with the City's adopted General Plan goals. Moreover, it is important to ensure that public services and facilities are in place at the time of need, thus avoiding the overloading of existing urban service systems.

C. Environmental Constraints

While the City is extensively developed, there are vacant and underutilized lands on which new development can be accommodated. Many of these, however, are impacted by environmental constraints. The largest concentrations of undeveloped land extends into the hillsides in the northern portion of the City. These areas are likely to contain constraints on development, such as steep slopes and wild/brush fire potential.

The following are more detailed discussions of the City's environmental constraints and hazards which affect, in varying degrees, existing and future residential developments.

Seismic Hazards. The dominant geologic feature is the Sierra Madre fault zone along the foot of the San Gabriel Mountains. With few exceptions, geology, soil, and seismic hazards do not restrict development, but require detailed investigations prior to development. The U.S. Department of Agriculture maps classify the City's soil as having moderate hazard potential, meaning that some soils are unfavorable to development but construction can take place with special design and planning features.

Flood Hazards. Flood control facilities have been constructed by the Los Angeles County Flood Control District which place the developed areas of the City outside of the 100 year flood plain. The major threat of flooding is from dam failure by earthquake, seiche, or structural fault. Big Dalton and San Dimas are two dams which serve the City. In case of dam failure, the County Flood Control District has established an Emergency Plan to evacuate residents to Citrus College, the nearest major shelter.

Fire Hazards. The most serious threat of fire in the City occurs at the interface between hillsides and the urban areas. The hillside areas contain large quantities of combustible plants which subject structures within close proximity to potentially extreme fire hazards. Fire safety should be integrated with project design for proposed developments in the interface and the urbanized areas of the City. Appropriate architectural design, site planning, and landscaping can significantly reduce the hazard of fires.

4. HOUSING RESOURCES

This section analyzes the resources available for the development, rehabilitation, and preservation of housing in Glendora. This includes an evaluation of the availability of land resources, the City's ability to satisfy its share of the region's future housing needs, the financial resources available to support housing activities, and the administrative resources available to assist in implementing the City's housing programs.

A. Availability of Sites for Housing

The Southern California Association of Government (SCAG) is responsible to develop a Regional Housing Needs Assessment (RHNA), which assigns a share of the region's future housing need to each community. State law requires communities to demonstrate that they have sufficient land to accommodate their RHNA from 1998 through 2005. This section identifies development potential on suitable land throughout Glendora.

1. General Site Inventory

Future residential growth could occur on vacant residential land, underutilized residential land, or less viable commercial and industrial land. To evaluate potential development capacity, City staff inventoried all the vacant and underutilized land that could potentially be used for new housing. As shown in Chart 4-1, Glendora has approximately 200 acres of vacant and underutilized land that could accommodate development.

Chart 4-1: General Land Inventory

General Plan Land Use	Underutilized Acres	Vacant Acres	Total Acres
Residential	25.7	32.6	58.3
Commercial	6.4	21.1	27.5
Industrial	3.7	19.5	23.2
Other Categories			
Nursery Uses	50.8	-0-	50.8
Downtown	<u>34.0</u>	<u>1.6</u>	<u>35.6</u>
Total	120.6	74.8	195.4

Source: Glendora Planning Department, December 2000.

In addition, there are vast hillside areas in excess of 1,500 acres, which are comprised primarily of open space. These sites are generally not optimal for residential uses given the goals of the General Plan, site-specific characteristics, hillside preservation ordinances, need for open space, topography, or other environmental or infrastructure conditions that may render residential development less desirable in certain locations.

2. Residential Land.

The City has a significant reserve of vacant residential land and under-utilized land that could support new housing. The City's residential sites are adequately served by infrastructure, public facilities, and services, and could be developed without a zone change or general plan amendment. The following details the suitability of these sites.

Vacant Land: The City currently has 33 acres of vacant land that is suitable for low-density condominiums, single-family subdivisions, or select infill developments. As shown in Chart 4-2, these sites are designated with an R-1, E4-7, or RHR zone. The majority of these sites permit only lower density uses that are suitable for single-family neighborhoods or larger homes in more sensitive hillside areas. Given the high costs of developing larger homes, these sites are suitable only for market rate housing.

There are several exceptions. For instance, there is one 3.0-acre vacant site with a PR-zone, which is appropriate for higher-density multi-family housing. This site was originally intended to be Phase II of the Heritage Oaks affordable senior project. Infrastructure, public facilities, and services adequately serve the site. Other sites may also be suitable for multi-family residential uses that will address unmet housing needs. The proposed selection process for additional residential sites is described later.

In addition, the City has 50 acres of underutilized and residential zoned land that is occupied by a nursery. As mentioned earlier, the City also has significant hillside acreage that could support limited development. Because of their location, both areas offer significant opportunities for the development of market rate single-family housing. However, because of the uncertainty of development in these areas during the planning period, the development potential of these areas is not estimated.

Underutilized Residential Land: Underutilized parcels have existing residential uses that are developed at less than half the permitted density, and therefore, could recycle to higher intensity uses under appropriate market conditions. There are 26 acres of underutilized sites, zoned R2 or R3, scattered throughout Glendora. The major concentrations of underutilized R2 and R3-zoned land in Glendora are within one square mile of the City Hall, plus limited sites scattered elsewhere.

To analyze the capacity of underutilized residential land, several criteria were used. First, the existing density of the parcel must be able to be doubled upon current zoning. Secondly, sewer and water infrastructure, public services, and facilities must be adequate to serve the residential sites. Lastly, the sites cannot be constrained by environmental issues, location within a historic preservation district, or be constrained by residential development standards that would preclude recycling activity.

The feasibility of recycling under-utilized parcels was tested using current development standards. Only parcels, which could meet all building, site standards, and maximum allowable density were assumed to be candidates for recycling. If the lot was nonconforming with respect to lot size or dimension, the City's nonconforming lot ordinance provides the means to mitigate that constraint as described in Chapter 3. Therefore, only realistic development capacity was assessed on R-2 and R-3 lots.

3. Other Sites

Commercial Sites: The City has 51 acres of vacant and underutilized commercial and industrial land. Of that total, 41 acres are vacant and 10 acres are underutilized. The large reserve of commercial and industrial land offers the opportunity for additional housing. In particular, rezoning and conversion of land can help clean up incompatible adjacent land uses inherited through annexation, transition an area to uses which are more compatible with existing development, and address the 1998-2005 RHNA.

In 2000, the Alosta Corridor Committee reviewed sites along Alosta Avenue to determine the best and highest use given market conditions, General Plan goals, state mandates, and overall compatibility. With respect to the residential component, the Committee recommended the following: (1) rezoning a 4.0 acre site, which currently is occupied by a recreational vehicle lot with a current General Plan designation of Commercial and C-3 zone; and (2) rezoning a 3.0 acre site consisting of six R-3-zoned sites located in Redevelopment Project Area #3 and twelve R-1 zoned properties.

Sites evaluated and recommended for residential uses are conducive for such uses. The commercial sites are slated to be rezoned to a PR zone, which has been consistently used to facilitate the development of a range of housing types and prices by modifying development standards which are often considered as possible constraints (e.g., building, lot, parking, and density standards among others). These sites are not constrained by the water and sewer infrastructure needed to accommodate similar uses nor constrained by environmental concerns and are also near major thoroughfares.

Special Needs Sites. The City also has 3.5 acres of additional vacant and underutilized land in the MS (Medical Services) Zone that could accommodate housing. The MS Zone conditionally permits group housing of a medical nature (hospitals, convalescent facilities, community care facilities, nursing homes, and senior housing). Assuming a density of 30 units per acre, it is likely that an additional 100 units could be constructed. In addition, the Zoning Code will be amended accordingly to permit transitional housing and emergency shelters pursuant to a conditional use permit.

The City's Zoning Code is designed to facilitate and encourage group housing and other senior housing opportunities. Pursuant to the Zoning Code, approval of the conditional use permit is contingent on the reviewing body making the following findings:

- the use is authorized, and consistent with the General Plan;
- the site can accommodate the development standards;
- the site is served by adequate infrastructure and services; and
- the use will not adversely affect the character and integrity of the area, the utility and value of properties in the area, and the public health, safety, and welfare.

4. Summary of Sites and Development Potential

Chart 4-2 estimates the future residential development potential of Glendora. The chart includes the General Plan land use designation, current zoning, estimated density, site acreage, and potential residential uses. To calculate development potential, the mid-range density of the zone was multiplied by the number of acres. For underutilized parcels, the analysis subtracted out existing units from total build out capacity.

To estimate the development potential of PR sites, past senior projects were built at a density of 25 to 35 acres. For family projects, however, a base density of 25 units per acre is recommended. This level of density will assist in the development of a range of housing types and prices that are needed to address the City's housing needs for very low and low-income households. Projects meeting State density bonus criteria will be entitled to a 25% density bonus plus regulatory and financial assistance.

Secondly, recycling capacity in the downtown was estimated for projects that could double the density of development. In calculating unit potential, City staff subtracted out land that must be dedicated to meet minimum development standards. These include minimum unit size (assumed 1,000 sq. ft. units), standard yards and setbacks, two and three parking space requirements, and 400 square feet per unit of open space.

Apply these assumptions, City staff calculated that 291 units could be built on vacant and underutilized R-2 and R-3 zoned sites. In addition, 105 units could be built in the MS zone. Finally, 175 units could be built in the PR zoned sites. Chart 4-2 summarizes the housing development potential throughout Glendora

Chart 4-2: Housing Development Potential

General Plan Designation	Zone	Density Range (du/ac)	Assumed Density	Land Inventory		Potential New Units
				Vacant	Under-Utilized	
Residential	RHR	0-1	1	0	8.1	6
	E4-7	1-3	2	21.1	8.6	53
	R-1	3-6	4.5	7.5	8.0	50
	LGA	6-11	8.5	-0-	-0-	-0-
	R-2	11-15	13	-0-	20.7	141
	R-3	15-20	17.5	1.5	13.3	150
Residential	PR	none	15*	3.0	0	45
Commercial	MS	none	30*	3.5	--	105
	PR	none	25	6.0	1.0	~175
TOTAL			---	42.6	59.7	725

Source: Glendora Planning Department, December 2000.

* Based on City staff estimates

** Based on average of past projects

B. RHNA Allocation

State law requires cities to demonstrate that they encourage and facilitate housing production commensurate with their share of the region's future growth from 1998-2005. The City's assigned share is called the Regional Housing Needs Assessment (RHNA). Therefore, an important component of the Housing Element is the identification of suitable sites to accommodate housing for each affordability level of the RHNA.

1. RHNA Requirement

As stated in earlier sections, the Southern California Association of Governments and San Gabriel Valley Council of Governments assigned a portion of the region's future need for housing to each of its jurisdictions. Glendora's share of the region's need is 296 new housing units from January 1, 1998 to June 30, 2005. The City's final RHNA allocation was also confirmed and finalized by the California State Department of Housing and Community Development in December 2000.

The City's 296 unit housing allocation is divided into four affordability categories – very low income, low income, moderate income, and upper income. The precise affordability of the new units was determined by using the City's income distribution reported in the 1990 Census, plus a fair share adjustment to bring the affordability of Glendora's new housing production closer to the average income distribution of the County.

Chart 4-3 summarizes the City's regional housing needs allocation.

Chart 4-3: Regional Housing Needs Share for Glendora

Income Category	Income Threshold	Total Units
Very Low	50% of less of the CMFI	53
Low Income	51% to 80% of the CMFI	44
Moderate	81% to 120% of the CMFI	65
Upper Income	Over 120% of the CMFI	<u>133</u>
Total		296

Source: Southern California Association of Governments, 2001.

2. Options for Compliance

State law requires that jurisdictions demonstrate that adequate sites will be made available over the planning period, along with appropriate zoning and development standards, and with services and facilities, including sewage and water services, in order to facilitate and encourage the development of a variety of types of housing for all income levels (Government Code, Section 65583c(1)).

To that end, the Housing Element must contain an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites. The goal is to ensure that adequate sites are available to encourage and facilitate a range of ownership, rental, and special needs housing.

Historically, the Department of Housing and Community Development (HCD) has allowed jurisdictions to count two types of credits toward meeting their RHNA allocation – actual production and potential production. Jurisdictions could count the number of units produced during the planning period toward their RHNA. Also, an analysis of vacant and underutilized land, coupled with density standards for residential uses, could be used to estimate a theoretical holding capacity for new residential dwelling units.

In addition to determining development capacity, it is also important to show how City development standards will facilitate and encourage housing that is affordable to different income levels. To determine affordability levels, HCD has historically relied on density standards to infer housing affordability. By increasing density, per unit development costs are reduced and savings are then passed down in the rents. Thus varying density levels was generally equated with varying affordability levels.

In the present round, AB 438 expanded the way that jurisdictions can demonstrate compliance with the RHNA. Cities can now count the rehabilitation of housing, the preservation of affordable units, and the purchase of affordability covenants (among other ways) toward meeting their RHNA. However, the stringent nature of the regulations underpinning AB 438 have, for all practical purposes, made this option impractical and too costly for the vast majority of jurisdictions in the SCAG region.

The following discussion shows how the City will address the 1998-2005 RHNA. Four means will be used to demonstrate compliance. (1) housing projects already approved and built on residentially-zoned land; (2) housing production and site conversion potential on underutilized commercially-zoned land; (3) redevelopment potential in the City's downtown pursuant to their Downtown Specific Plan; and (4) programs designed to encourage and facilitate affordable housing commensurate with the RHNA.

3. Progress Toward RHNA

The Regional Housing Needs Assessment (RHNA) requires the identification of sites, with suitable residential development standards and infrastructure, that could facilitate housing. This section compares the available land, current construction, and site capacity to show how the RHNA can be satisfied for the 1998-2005 planning period.

□ Upper-End Development

Existing single-family homes range from a median of \$175,000 for two-bedroom units to \$225,000 for a four-bedroom unit. Newer homes can be more expensive, particularly if built in the hillside areas. For this analysis, single-family homes are considered to be affordable only to upper income households earning over 120% of the County median household income, unless the homes are built on substantially smaller or nonconforming lots in the downtown.

Because Year 2000 data is unavailable from the Department of Finance, development estimates were utilized from the Census Bureau. From January 1998 through December 2001, 90 new single-family detached homes were built which are assumed to be affordable to upper-income households. An additional capacity exists for 109 new homes in appropriate zones. Taken together, the City has a capacity for 199 new homes, not counting hillside development.

□ Moderate-Income Housing

Since January 1998, five attached apartment units on 460 West Meda were granted a building permit and are under construction. Although many existing apartment complexes are affordable to lower-income households, the Meda Street project is assumed to command a higher rent given that it consists of two-bedroom units at a density of 14.1 units per acre. Therefore, for purposes herein, the project would be affordable to moderate-income households.

In addition, the City has an existing 3.0 acres of P-R zoned land which is located adjacent to the Heritage Oaks project. The site was originally designated for a Phase II expansion of this project. It is unclear what the final density of that site could yield, although for purposes here a density of 15 units per acre is assumed. Assuming the same estimated rents of the Meda Street project, the site could yield 45 units which is affordable to moderate-income households.

Significant capacity exists for recycling within the older downtown area. The adoption of the nonconforming lot ordinance this past year removes any perceived constraints to the development and improvement of housing. Although no development has occurred to date, the smaller lot sizes could support small clusters of multiple-family housing that would be affordable to moderate-income households. Capacity for recycling could yield 291 new housing units.

□ Affordable Developments

Since January 1998, no housing has been built in Glendora that is affordable to lower income residents (defined as below an annual income of \$41,700 for a family of four). However, the City is required by law to identify sites that could accommodate 97 units affordable to lower-income households. To address this shortfall the City will rezone 4 to 7 underutilized acres along the 3.5 mile Alosta Avenue for residential uses at 25 units per acre for up to 175 units.

The Alosta Committee will recommend development of a Specific Plan for the Alosta Avenue Corridor and the redesignation of sites to a PR-zone. The PR Zone encourages and facilitates affordable housing, because normal development standards that limit the type of housing can be modified. Since the PR zone has facilitated affordable projects at 25 to 35 units per acre in R-1 zones where land costs are higher, it is reasonable to assume that a density of 25 units per acre on marginal commercial land can yield similar affordability levels.

The City also facilitates special needs housing. Through its Zoning Code, 18 facilities for disabled persons and two senior projects have been built. The MS Zone conditionally permits medical facilities, community care facilities, hospitals, nursing and convalescent facilities, and senior housing. CUP approval was discussed earlier. Given that past senior projects have been built as affordable to very low income persons at approximately 25-35 units per acre, it is assumed that the MS-zoned sites could yield 30 units per acre for 105 units.

Chart 4-4 summarizes the City's RHNA requirement, accounts for credits due to new construction, and compares the remainder with the development capacity of sites. The City can satisfy all portions of the 1998-2005 RHNA.

Chart 4-4: Comparison of RHNA and Site Capacity

Income Level	Revised RHNA	Credits for Housing Built	Additional Capacity	Remaining RHNA Deficit
Very Low	53	-0-	280*	-0-
Low	<u>44</u>	<u>-0-</u>		<u>-0-</u>
Total Lower	97	-0-	280*	-0-
Moderate	65	6	336	-0-
Upper	<u>133</u>	<u>90</u>	<u>109</u>	<u>-0-</u>
Total	295	96	725	-0-

Source: SCAG 2000; Glendora Land Inventory, 2000.

* Precise breakdown depends upon subsidy level

C. Financing Resources

Glendora has access to a variety of existing and potential funding sources available for affordable housing activities. Programs include resources from local, state, federal and private sources. The following section describes the three largest funding sources currently used in Glendora to fund housing activities – CDBG grants, redevelopment set-aside funds, and Section 8. Chart 4-5 provides a complete inventory.

1. Community Development Block Grant (CDBG) Funds

The CDBG program provides funds for a range of community development activities. The program is flexible in that the funds can be used for a range of activities. The eligible activities include, but are not limited to: acquisition and/or disposition of real estate or property; public facilities and improvements; relocation, rehabilitation and construction of housing; homeownership assistance; and also clearance activities. Glendora receives \$429,000 in CDBG funds for housing and community development activities, of which \$325,000 is used for code enforcement and housing repair activities.

2. Redevelopment Housing Set-Aside

State law requires the Glendora Redevelopment Agency to set-aside 20% of all tax increment revenue generated from redevelopment projects. Set-aside funds must be used for activities which increase, improve, or preserve the supply of affordable housing. Housing developed with RDA funds must remain affordable to the targeted groups for at least 15 years for rentals and 10 years for ownership housing. Over the next five years, the City will contribute \$700,000 annually to its Housing Trust fund, of which \$450,000 is for debt financing and \$250,000 is for homeownership/rental assistance.

3. Section 8 Rental Assistance

The Section 8 program or housing choice voucher program is a federal program that provides rental assistance to very low-income persons in need of affordable housing. The Section 8 program offers a voucher which pays the difference between the payment standard (an exception to fair market rent) and what a tenant can afford to pay (e.g. 30% of their income). A voucher also allows a tenant to choose housing that may cost above the payment standard, with the tenant paying the extra cost. Currently, residents of Glendora receive a total of approximately \$90,000 annually for this program.

Chart 4-5: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded to the City on a formula basis for housing and community development activities.	• Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services
HOME	Flexible grant program awarded to City on a formula basis for housing activities.	• Acquisition • Rehabilitation • Home Buyer Assistance • Rental Assistance
Emergency Shelter Grants (ESG)	Grants awarded to City to implement a broad range of activities that serve homeless persons.	• Shelter Construction • Shelter Operation • Social Services • Homeless Prevention
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants.	• Rental Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly.	• Acquisition • Rehabilitation • New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	• Acquisition • Rehabilitation • New Construction • Rental Assistance
Section 203(k)	When rehabilitation is involved, a lender typically requires the improvements to be finished before a mortgage is made. This program provides a long-term, low interest loan at fixed rate to finance acquisition and rehabilitation of the property.	• Land Acquisition • Rehabilitation • Relocation of Unit • Refinance Existing Indebtedness
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for capital improvement projects. Maximum loan amount can be up to five times the jurisdiction's recent annual allocation. Maximum loan term is 20 years.	• Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available.	• Home Buyer Assistance

Chart 4-5: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	• Construction of Housing
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	• Transitional Housing • Housing for the Disabled • Supportive Housing • Support Services
Farm Labor Housing Loan and Grant	Capital financing for farmworker housing. Loans are for 33 years at 1% interest. Housing grants may cover up to 90% of the development costs of housing.	• Purchase • Development • Improvement • Rehabilitation
2. State Programs		
Proposition 1A	Potential buyers or tenants of affordable housing projects are eligible to receive downpayment assistance or rent subsidies at amounts equivalent to the school fees paid by the housing developer.	• Downpayment Assistance • Rental Assistance
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	• Support Services
Multi-Family Housing Program (MHP)	Deferred payment loans for new construction, rehabilitation and preservation of rental housing.	• New Construction • Rehabilitation • Preservation
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	• New Construction • Rehabilitation • Acquisition of Properties from 20 to 150 units
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to 1 st time homebuyers. Program operates through participating lenders who originate loans for CHFA.	• Homebuyer Assistance
California Housing Rehab Program - Owner Component (CHRP)	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor rehabilitation projects.	• Rehabilitation • Repair of Code Violations, Accessibility Improvements, Room Additions, etc.
Supportive Housing/Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	• Supportive Housing • Foster Care
California Farmworker Housing Grant Program	Provides matching grants to assist development of various types of housing (renter - and owner-occupied) projects for agricultural worker households.	• Land Acquisition • Site Development • Construction • Rehabilitation
Downtown Rebound	Funding to facilitate infill development and conversion of commercial buildings for "live-work" spaces.	• Rehabilitation • Conversion

Chart 4-5: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
3. Local Programs		
Redevelopment Housing Fund	State law requires that 20 percent of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law.	• Acquisition • Rehabilitation • New Construction
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	• New Construction • Rehabilitation • Acquisition
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	• Fixed rate mortgages issued by private mortgage insurers.	• Home Buyer Assistance
	• Mortgages which fund the purchase and rehabilitation of a home.	• Home Buyer Assistance • Rehabilitation
	• Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	• Home Buyer Assistance
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	• New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	• New Construction • Rehabilitation • Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	• New Construction
Freddie Mac	Home Works - Provides 1 st and 2 nd mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	• Home Buyer Assistance combined with Rehabilitation

In terms of State funds to support affordable housing, the Governor recently signed the largest housing budget in the California's history allocating approximately \$500 million. The most heavily funded programs are as follows: Rental Housing (\$177 million), Community Amenities/Development Incentives (\$110 million), Ownership Housing (\$100 million), Farm Worker Housing (\$43 million), Emergency Housing Assistance (\$32 million), and Supportive Housing/Minors Leaving Foster Care (\$25 million).

D. Administrative Resources

An alternative to providing subsidies to existing owners to keep units available as low-income housing is for public or non-profit agencies to acquire or construct housing units to replace "at-risk" units lost to conversion. At-risk units are those units which receive governmental subsidies to remain as "affordable" housing. Nonprofit ownership assures that the units will remain as low-income housing.

The following describes active non-profit agencies that may have the capacity to purchase at-risk projects.

Pacific Housing Alliance. Pacific Housing Alliance is a Community Housing Development Organization certified by the State Department of Housing and Community Development. Pacific Housing Alliance recently completed its first affordable housing development project in Pasadena, with the acquisition and restoration of a 143-unit apartment project called "Centennial Place." Pacific Alliance also completed a 15-unit transition housing project, called Euclid Villa for women and families with children.

Habitat for Humanity. Habitat for Humanity is a non-profit, Christian agency dedicated to building affordable housing and rehabilitating homes for lower income families. Habitat builds and repairs homes with the help of volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals usually donate land for new homes.

HomeAid. HomeAid is a non-profit corporation established by the Building Industry Association of Southern California to help alleviate the homeless problem in the region. The HomeAid program has a dual focus: 1) to construct or renovate shelters for the transitionally homeless and 2) to develop housing for lower income families.

E. Opportunities for Energy Conservation

Utility-related costs can directly impact the affordability of housing in Southern California. However, Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an "energy budget." In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations.

The following are among the alternative ways to meet these energy standards.

- Alternative 1: The passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels.
- Alternative 2: Generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements.
- Alternative 3: Also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

Additional energy conservation measures are as follows: (1) locating the home on the northern portion of the sunniest location of the site; (2) designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions; (3) locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; and (4) making the main entrance a small enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from winds; or using a windbreak to reduce the wind velocity against the entrance.

Utility companies serving Glendora offer various programs to promote the efficient use of energy and assist lower income customers. These programs are discussed below.

Southern California Edison Programs. Southern California Edison offers a variety of energy conservation services under the Low-Income Energy Efficiency programs (LIEE), which help qualified homeowners and renters conserve energy and control electricity costs. Eligible customers receive services from local community agencies and licensed contractors working with Edison. Services include weatherization, efficient lighting and cooling, refrigerator replacement, and energy education. In addition, Edison participates in the California Alternate Rates for Energy (CARE) program which provides a 15 percent discount on electric bills for low-income customers.

Southern California Gas Programs. Southern California Gas Company offers two direct assistance programs to limited income customers: 1) a no-cost weatherization (such as attic insulation and water blankets), and 2) a no-cost furnace repair and replacement service. The Gas Company also participates in the State CARE program, providing low-income customers with a discount on gas bills.

5. HOUSING PLAN

Sections 2 through 4 identified housing needs in Glendora as well as the various constraints and resources to meeting those needs. The Housing Plan evaluates the City's accomplishments from the 1992 Housing Element and sets forth the City's goals, policies, programs, and objectives to address housing needs from 2000 to 2005.

A. Evaluation of Past Accomplishments

In order to develop a meaningful housing plan, it is important to review the progress, effectiveness of programs adopted in the 1992 Housing Element. Coupled with a reassessment of housing needs identified in Chapter 2 and input from the community, it is possible to determine where modifications to housing programs are needed in order to meet local housing needs. This section evaluates the accomplishments since the last Housing Element as the basis for new goals, policies, and programs later in this chapter.

1. Progress in Implementation

As part of the 1992 Housing Element, Glendora set forth four goals: (1) preservation and improvement of the existing housing stock; (2) access to adequate housing by all segments of the community; (3) housing that meets existing and future housing needs; and (4) conservation of energy in the development process. These broad goals were designed to encourage the following: housing preservation, production, and assistance.

With respect to the first goal, the City implemented its code enforcement program to encourage the upkeep of property, residential structures, and neighborhoods. The City provided various grants and loans to encourage the improvement of homes as well as an annual housing conditions survey to monitor progress toward their goals. Code enforcement efforts were largely successful as was the City's loan and grant program. However, as funds became limited during the recession, the grant program was eventually transitioned into a loan program.

With respect to housing production, the 1989-1994 RHNA set forth a construction target of 1,227 units. Of this total, new housing was required to be facilitated at the following affordability levels: 154 units for very-low-income households, 203 for low-income, 206 for moderate-income, and 664 for upper income households. From 1990-1997, the City's Redevelopment Agency funded a 157-unit senior complex of which 47 units were affordable to lower income households. Moreover, an additional 73 apartments and attached units were built as were 243 single-family detached homes.

Besides the two major goals of housing conservation/improvement and housing production identified earlier, the City also instituted a number of programs to assist lower-income households and persons with special needs. These programs included: (1) rental assistance to special needs households; (2) handicap access and other services to special needs populations, and lastly, (3) a fair housing program. Chart 5-1 provides a progress report of each program with respect to its implementation.

Chart 5-1: 1992 Housing Element Accomplishments

Program Type	Activity	1992 Housing Element	
		Objective	Progress
Housing and Neighborhood Conservation			
1. Rehab Grants	Provide grants for rehabilitation	200	100
2. Rehab Loans	Provide loans for improvements	125	10
3. Section 8	Section 8 Rehabilitation Program	Referrals	Referrals
4. Code Enforcement	Bring into compliance 50 violation cases	50	NA
5. Mobile Home Zone	Protect existing affordable housing	Regulate	All Preserved
6. Code Enforcement	Improve quality of neighborhoods	Ongoing	Ongoing
7. Housing Survey	Survey housing conditions on annual basis	Survey	Done
Housing Assistance and Special Needs			
8. Senior Housing	Support development of Senior Project	157 units	157 units
9. Handicap Housing	Help disabled persons obtain housing	66 persons	57 persons
10. Fair Housing	Refer clients to Inland Mediation	Ongoing	Ongoing
11. Housing Incentives	Utilize incentives for special needs housing	See #8	Done
12. Rental Assistance	Refer households to Section 8 program	n.a.	Ongoing
13. Homeless Needs	Conduct annual community-wide survey	Annual	Once (1996)
14. Housing Subsidy	Subsidize households overpaying	n.a.	10
Housing Sites and Production			
15. Mixed Use Program	Adopt Overlay Zone in the downtown	Adopt	Adopted; 5 units built
16. Energy Conserve.	Encourage integrated and comprehensive site design through design guidelines	Adopt	Adopted
17. RHNA Objectives	Very Low-income	154	---
	Low-income	203	47
	Moderate-income	206	183
	Upper Income	664	243

2. Effectiveness of Programs

As identified in the 1992 Housing Element and summarized above in Chart 5-1, the City's prior array of housing programs were limited in scope, funding, and involvement. While the City of Glendora achieved significant success with many of these programs during the early 1990s, several other programs did not achieve what the City had hoped for with respect to housing improvement, housing production, and housing assistance. Some of the more notable reasons for program shortfalls are described below.

While code enforcement activities to address housing conditions and the quality of neighborhoods were largely successful, both the rehabilitation loan and the grant programs fell short of their identified objective for the five-year period. This was primarily due to a lack of staff resources that could work on the program and publicize its availability to the community. The inability of these two rehabilitation programs to meet their objectives led the City to reevaluate the design and the appropriateness of both programs as described later in this section of the Housing Element.

With respect to housing production, the City completed approximately 38% of its 1989-1994 RHNA. This level of achievement, although not meeting the RHNA, is clearly typical of most jurisdictions in Southern California. The 1989-1994 RHNA has been well acknowledged to have produced unrealistic targets given the economic recession of the 1990s, the lack of underlying market demand for new housing, and the fact that the RHNA was simply an extrapolation of the boom years of the late 1980s.

Given the recession of the mid 1990s, City staff conducted a reevaluation of existing programs to identify programs that had worked and assess why others had not been as successful. The product was additional initiatives to address emerging housing needs. To inform the residents about City rehabilitation programs, a rehabilitation specialist was hired in 1995. The City rehabilitation grant program was also changed to a loan program in order to serve more households in the community. The Emergency Grant Program was also implemented to help lower-income households make minor home repairs.

In 1994, the City implemented the Housing Subsidy Program to assist lower income households that were overpaying for housing and to assist in the development of affordable housing. In addition, the City developed its First-Time Homebuyer Program in 1996 to assist low and moderate-income households make the transition from renting to homeownership in Glendora. The City also became a participating jurisdiction in both the Mortgage Credit Certificate Program and the 101% Financing Program, which has resulted in over 120 new homeownership opportunities for Glendora residents.

As a result of this reevaluation and increased efforts in these areas, the City has been able to assist over 60 low and moderate-income purchase their first home in Glendora, while 120 low and moderate-income homebuyers been assisted through the Mortgage Credit Certificate Program. Due to City efforts, more residents have become aware of the City's rehabilitation programs. Furthermore, the City of Glendora has been able to address the needs of many more of these households in the community.

3. Continued Appropriateness

For the present planning period, the City Council appointed a Citizens Advisory Committee to provide input into the goals, policies, and programs of the Housing Element. Furthermore, the City Council also established the Alosta Avenue Corridor Committee to examine the highest and best use of the Alosta Corridor, including potential sites for residential development. Both Committees met over six times to resolve outstanding issues with respect to the Housing Element.

During the meetings of the Citizen's Advisory Committee, several issues were identified to address housing needs of the community and address State law requirements. These issues included the following:

- the need for housing maintenance and repair in order to improve and maintain the quality of life for City residents,
- the need to address State law which requires the City to facilitate and encourage housing commensurate with the Regional Housing Needs Assessment
- the need to address the recommendations made in the City's Analysis of Impediments to Fair Housing Choice that was approved by HUD.

The Citizens Advisory Committee members felt that there was a need to encourage the maintenance and improvement of housing, both single-family and multi-family housing. To help ensure that multi-family structures are maintained in good working order, the Committee recommended that additional feasibility studies should be undertaken regarding the feasibility of a loan program for multi-family properties. In addition, a new program was included to apply for grants to help seniors repair their homes.

For the present planning period, the major constraint to development was the limited availability of vacant or underutilized sites coupled with various development codes that made it more difficult to facilitate the production of affordable housing. For the present planning period, the Citizens Advisory Committee thus recommended a limited rezoning of land and the use of an Affordable Housing Ordinance, Planned Redevelopment Zone, regulatory and financial incentives to facilitate the production of affordable housing.

In addition, in order to address concerns cited by the State Department of Housing and Community Development, it became apparent that residential development standards and permitting processes should be reexamined. These standards should be modified accordingly to allow for the production of housing commensurate with the RHNA and to facilitate the development of housing for special needs populations within the community. Therefore a program to reexamine the zoning code was also included.

Lastly, in response to the City's completion of the 2000 Analysis of Impediments to Fair Housing Choice, the Advisory Committee also recommended making several changes to the zoning code with respect to emergency shelters, transitional housing, and licensed community care facilities to reflect various requirements pursuant to State Housing law. In addition, changes were necessary regarding the MS zone to comply with State law.

B. Housing Goals and Policies

This section of the Housing Element contains a brief overview of the key issues from the Needs Assessment as well as the goals and policies that Glendora intends to implement to address these housing needs. In addressing the City's housing needs, the City's goals and policies are designed to: 1) preserve and improve housing and neighborhoods; 2) provide adequate residential housing sites; 3) assist in the provision of affordable housing; 4) remove or mitigate constraints to housing investment; and 5) promote fair and equal housing opportunity.

Within the aforementioned general framework, the City has developed the following goals and policies to encourage the preservation, production, maintenance, and improvement of housing within the Glendora community.

1. Housing and Neighborhood Conservation

Housing and neighborhood conservation are important to maintaining and improving quality of life. While the majority of housing in Glendora is in good condition, some of the older neighborhoods and some multi-family housing show signs of deterioration. Efforts to improve and revitalize housing must address existing conditions, but also focus on encouraging preventive efforts to ensure that housing stock quality is maintained. The policies listed below address the issue of housing and neighborhood conservation.

GOAL 1.0: Assure the quality, safety, and habitability of existing housing and the continued high quality of residential neighborhoods.

Policy 1.1 Continue to monitor and enforce building and property maintenance codes in residential neighborhoods.

Policy 1.2 Continue to provide City services designed to maintain the quality of the housing stock and the neighborhoods.

Policy 1.3 Continue to promote the repair, revitalization, and rehabilitation of residential structures which have fallen into disrepair.

Policy 1.4 Support the preservation and maintenance of historically and architecturally significant buildings and neighborhoods.

Policy 1.5 Preserve the unique environmental aspects of the community, including hillsides, canyons, and other environmental amenities.

2. Adequate Residential Sites

The Regional Housing Needs Assessment addresses the need for decent, adequate, and affordable housing to accommodate existing and future housing needs. Glendora is committed to assisting in the development of adequate housing that is affordable to all economic segments of the population through the following goals and policies:

GOAL 2: **Provide adequate residential sites through land use, zoning, and specific plan designations to encourage a balanced range of housing opportunities.**

Policy 2.1 Identify adequate sites, which will be made available and zoned at the appropriate densities, to facilitate goals set forth in the 1998-2005 RHNA.

Policy 2.2 Ensure that residential sites have appropriate public services, facilities, circulation, and other needed infrastructure to support development.

Policy 2.3 Investigate rezoning or redesignation of commercial/industrial lots that are no longer economically viable uses for appropriate residential uses.

Policy 2.4 Encourage the production of affordable housing through appropriate land use designations and flexible development standards.

3. Housing Assistance and Special Needs

Glendora is home to a number of groups with special housing needs, including seniors, large families, disabled persons, and single parent families, among others. These groups may face greater difficulty in finding decent and affordable housing due to special circumstances. Special circumstances may be related to one's income, family characteristics, disability, or health issues.

GOAL 3: **Expand and protect housing opportunities for all economic segments of the community, and in particular for lower income or special needs households.**

Policy 3.1 Use public financial resources, as feasible, to support the provision of housing for lower income households and special needs groups.

Policy 3.2 Provide rental assistance to address existing housing problems and provide homeownership assistance to expand housing opportunities.

Policy 3.3 Support the conservation of mobile home parks, government-subsidized housing, and other sources of affordable housing.

Policy 3.4 Develop an affordable housing ordinance that provides for incentives and conditions for encouraging the production of affordable housing.

4. Removal of Government Constraints

Market factors and government regulations can significantly impact the production and affordability of housing. Although market conditions are often beyond the direct influence of any jurisdiction, efforts can be directed at ensuring the reasonableness of land use controls, development standards, permit-processing, fees and exactions, and governmental requirements to encourage housing production.

GOAL 4: **Where appropriate, mitigate unnecessary governmental constraints to the maintenance, improvement, and development of housing.**

Policy 4.1 Periodically review the City's regulations, ordinances, fees/exactions to ensure they do not unduly constrain the production, maintenance, and improvement of housing.

Policy 4.2 Offer regulatory incentives and concessions for affordable housing, such as relief from development standards, density bonuses, or fee waivers where deemed to be appropriate.

Policy 4.3 Provide for streamlined, timely, and coordinated processing of residential projects to minimize holding costs and encourage housing production.

Policy 4.4 Support infill development at suitable locations and provide, where appropriate, incentives to facilitate their development.

5. Fair and Equal Housing Opportunity

Ensuring fair and equal housing opportunity is an important goal. Whether through mediating disputes, investigating bona fide complaints of discrimination, or through the provision of education services, the provision of fair housing services is an important tool to ensure fair and equal access to housing. The following policies are designed to continue implementation of applicable fair housing laws.

GOAL 5: **Ensure fair and equal housing opportunity for all persons regardless of race, religion, sex, marital status, family type, ancestry, national origin, color or other protected status.**

Policy 5.1 Provide fair housing services to residents and assure that residents are aware of their rights and responsibilities with respect to fair housing.

Policy 5.2 Discourage discrimination in the sale, rental, or occupancy of housing on the basis of state or federal protected classes.

Policy 5.3 Implement appropriate action items identified in the City's Analysis of Impediments to ensure fair and equal access to housing.

C. Housing Programs

The goals and policies contained in the Housing Element address Glendora's housing needs and are implemented through housing programs offered by the City's Planning and Redevelopment Department. In drafting these goals and policies, Section 65583 of the Government Code requires the housing element to address five major areas:

- Housing and Neighborhood Conservation
- Assisting in the Provision/Development of Housing
- Providing Adequate Sites to Achieve Diversity
- Removing Governmental Constraints
- Promoting Equal Housing Opportunity

This section briefly describes the programs that Glendora will implement to address these areas. The housing programs described as follows contain existing, modified and new programs needed to address the housing needs identified in Chapters 2 through 4. Chart 5-2 provides a summary of each program, the five-year quantified objective, the proposed funding source, and the agency responsible for implementing the program.

Program Matrix

1. Code Enforcement

The enforcement of existing property maintenance codes is a primary means to preserve housing and the quality of neighborhoods. The Code Enforcement Division is responsible for enforcing City ordinances related to property maintenance, building conditions, and other issues. With a staff of two officers and support personnel, the Division handles 73 complaints a month. Building code violations are referred to the Building Division and to housing staff for rehabilitation assistance. Code enforcement is an important means to maintain the quality of housing and neighborhoods.

Five-Year Objective:

Continue to implement code enforcement activities.

2. Single Family Housing Rehabilitation

Although code enforcement helps maintain the quality of neighborhoods, funds are needed to repair homes. To that end, the City offers home loans (up to \$30,000) and grants (up to \$3,000) for homeowners to repairs their single-family detached units. Eligible repairs include those for code violations and /or health and safety repairs (e.g., roof repairs, leaky plumbing, faulty wiring, inoperative heating, etc). The loan is interest free and does not need to be repaid as long as the property owner retains title on the home and does not sell, transfer, or refinance the home.

Five-Year Objective:

Provide loans for 12 homeowners and grants for 12 homeowners annually.

3. Multi-Family Residences

In recent years, it has become a concern that some multi-family complexes, particularly four units or less, are experiencing deferred maintenance and repairs. To address this need and prevent the decline of buildings that eventually affect neighborhood quality, it is important to encourage preventive maintenance and substantial repairs where possible and feasible. Therefore, the City will investigate the feasibility of developing a repair loan program for multi-family units given the needs assessment and available funding. Should a program be implemented, the proposed number of units to be rehabilitated depends upon the program feasibility study and availability of funding.

Five-Year Objective:

Investigate feasibility of new multi-family unit loan program by 2002.

4. Mobilehome Preservation

Glendora has established a mobile home park overlay zone for its two parks consisting of 873 housing units. This overlay zone permits mobile home units by right. In addition, the City's rent stabilization ordinance regulates rents charged on mobile home unit spaces. Moreover, the City offers repair grants of up to \$4,000 to make emergency repairs to mobile home units. As with the loan program, the repairs must be for code violations and /or health and safety repairs (e.g., roof repairs, leaky plumbing, faulty wiring, inoperative heating systems, etc). However, being that the grant need not be repaid, applicants must qualify as low or moderate-income residents to receive funding.

Five-Year Objective:

Continue implementation of mobile home preservation and provide grants for 10 homeowners annually

5. Historic Preservation

During the 1990s, the City began to experience the alteration of historic homes and structures near the downtown area or the demolition of such structures. To encourage the preservation of those structures, the City instituted a historic district designation covering approximately 130 historic homes. In December 2000, historic preservation grant guidelines were developed and approved by the City Council. For the 2000-2001 planning period, the City has authorized approximately \$25,000 in grants to remedy structural problems and upgrades to major systems. Funding is provided through the CDBG Program. Grants and is not contingent on income eligibility.

Five-Year Objective:

Provide rehabilitation grants to 9 homes annually

6. Land Use Element/Zoning

The Glendora Land Use Element and Zoning Code provides for a variety of residential land uses to accommodate the City's 1998-2005 RHNA allocation. Densities range from 0.5 units/acre in rural zones, to 6 units/acre in low-medium density zones, and as high as 20 units/acre in high density zones. As described in Chapter 4, the City has sufficient sites to address its moderate and upper-income site identification requirement for the 1998-2005 RHNA. The identification of sites for affordable housing for lower-income households is addressed in Program 7. Taken together, the City will be able to clearly facilitate development of housing for all economic segments.

Five-Year Objective:

Provide appropriate land use designations to fulfill the City's 1998-2005 RHNA.

7. Program to Rezone Sites

One of the constraints to the production of affordable housing needed to address the RHNA is the lack of residential land zoned at higher densities. Fortunately the City has a significant reserve of vacant and underutilized commercial and industrial sites, particularly along Alostia Avenue. In 2000, a Citizens Advisory Committee was appointed to study the long-term redevelopment of Alostia Avenue. Although some sites are best suited for business purposes, other sites are preferable for higher density residential uses that conform to the long-term transition of the area. These sites are located along corridors, have adequate infrastructure to support a variety of multi-family housing, and are located near compatible uses.

Five-Year Objective:

Adopt a Specific Plan for the Alostia Corridor by 2003. Rezone 4- to 7 acres in the Corridor to a PR zone, require a density of 25 units per acre, and approve modified development standards to facilitate maximum density to address the unmet RHNA.

8. Affordable Housing Ordinance

Although the Planned Redevelopment (PR) zone has been effectively used in past years to facilitate affordable projects, additional commitments are needed to achieve the City's RHNA. According to Government Code Section 65915, if a developer agrees to construct a residential project which contains a certain portion of units set-aside as affordable to qualified residents, the City is *required* to grant a 25% density bonus and at least one regulatory concession or incentive. To maintain consistency with California state law, the City will adopt such an ordinance by ending 2002.

Five-Year Objective:

Develop and adopt an affordable housing ordinance and advertise to qualified nonprofit organizations and developers by ending 2002.

9. Preservation of At-Risk Units

Given the cost of producing affordable units, it is important to ensure that they are preserved. Currently, the City has one senior complex with 105 assisted units that is funded through a Section 8 contract that is set to expire in Year 2013. A second affordable project with 157 units (54 assisted) was recently developed in 1991 with RDA set-side funds. Both projects serve very low and low-income persons as described in Chapter 2 and 3. Neither affordable housing project is at-risk during the 2000 to 2010 planning period. However, the City will continue to monitor the status of both projects and work with the project owner as needed to preserve the units.

Five-Year Objective:

Continue to monitor status of assisted units and notify, where appropriate, tenants 1 year before potential expiration

10. Section 8 Assistance

The Section 8 program provides rent subsidies to very low-income households who overpay for housing. Prospective renters secure housing from HUD-registered apartments that accept the certificates. HUD then pays the landlords the difference between what the tenant can afford (30% of their income) and the payment standard negotiated for the community. HUD also makes available a housing voucher of housing choice program, where a family may choose housing that costs above the payment standard if the tenant pays the extra rent. The County Housing Authority administers the Section 8 program on behalf of the City of Glendora.

Five-Year Objective:

Continue to participate in the Section 8 program, advertise program availability, and encourage rental property owners to register their units with the Housing Authority.

11. City 1st time Homebuyer

Glendora offers up to \$25,000 in a deferred loan to 1st-time low and moderate income homebuyers. The loan must be applied toward the downpayment on a single-family home, condominium, or town home and participants must put down a downpayment of at least 3% of the sales price. The loan is at 0% interest for the first five years and at a 3% simple interest rate for the following 25 years. No payments are required during the entire thirty years that the loan is in place. However, the loan is due and payable upon the sale/ transfer of the home or refinancing of the trust deed. This program has assisted 60 households to date.

Five Year Objective:

Provide home ownership loans to 10 households annually and provide outreach for the program on the City's web site.

12. Mortgage Credit Certificate Program

The City participates in the federal Mortgage Credit Certificate Program operated by Los Angeles County. The MCC program allows qualified first-time homebuyers to take an annual credit against their federal income taxes of up to 20% of the annual interest paid on the applicant's mortgage. The tax credit allowance allows homebuyers more income available to qualify for a mortgage loan and make monthly payments. Therefore, the MCC Program is a way to further leverage homeownership assistance. The MCC program has been effective in extending homeownership to 120 households in Glendora.

Five Year Objective:

Provide home ownership loans to 10 households annually.

13. Lease-Own Program

The Lease-Purchase program is operated by the California Cities Home Ownership Authority. The Lease-to-Own Program provides a 38-month lease for a home selected by the qualified person. CCHOA pays 3% down and closing costs not to exceed 4% of the sales price, while the individual pays 1% of the sales price plus first month's lease. After 38 months, the individual has the option of purchasing the home. This program would be a new program for Glendora to be implemented in 2002. To help facilitate and ensure the success of the program, the City will also advertise the new program through a variety of means, primarily through the City's web site.

Five Year Objective:

Develop and implement program by 2002 and advertise program availability on the City's web site.

14. Grant Assistance

In recent years, the Council has expressed concern that seniors have increased to one of every five households and that many are disabled and live on fixed income. Because of income restrictions, seniors are often unable to afford to make needed routine and emergency home repairs and improvements, such as roofing, plumbing, and other repairs. To address this need, the City will apply for grants from the State Department of Aging under the Homestead project. This project will assist older adults (sixty years and older) and functionally impaired adults by providing emergency and non-emergency home modifications (wheelchair ramps, grab bars, etc) as well as home repairs needed to address property code violations.

Five-Year Objective:

Apply for grant funds for home improvements by 2001 and support other grant applications prepared by other agencies proposing to provide housing to meet the unmet RHNA.

15. Financial and Regulatory Assistance

During the past 15 years, the City has encouraged the provision of quality, affordable housing through the use of various regulatory and financial incentives. Examples include the provision of funding to assist in the development of the Heritage Oaks and Glendora Gardens projects and to provide rental subsidies for lower-income households to afford rental housing. The City will continue providing land write-downs, direct financial assistance, regulatory incentives, and assistance in property acquisition. To address the RHN, the City will waive the park development fee to assist new housing projects that are designed to be affordable to low and moderate-income households.

Five-Year Objective:

Assist in providing financial and regulatory assistance for qualified housing projects.

16. Zoning Code Revision

The City permits group housing in the community. Through its Zoning Code, 18 facilities for disabled persons and two senior projects have been built. Currently, the MS (Medical Services) Zone conditionally permits medical facilities, community care facilities, hospitals, nursing and convalescent facilities, and senior housing. The MS has 3.5 acres of land available for development, and is located near major thoroughfares, with adequate access to public facilities and services. The MS Zone is also suitable for transitional housing and emergency shelters due to the nature of the zone, access to transportation, and access to services.

Five-Year Objective:

Revise Zoning Code to permit transitional housing and emergency shelters to be sited in the MS Zone by 2002. Specify the minimum lot size be reduced from 60,000 to 20,000 square feet to facilitate such use. Require conditional use permit for such facilities that is no more restrictive than facilities in that zone.

17. Planned Redevelopment Zone

The City has used the Planned Redevelopment (PR) Zone to encourage the construction of affordable senior housing, including the Glendora Gardens and Heritage Oaks projects described in Chapter 3. The PR Zone allows for site planning techniques not permitted through literal application of the Zoning Code; it allows proposal and consideration of projects of any size, type or density. The PR zone facilitates the development of higher-density multi-family housing, because a developer need not secure a General Plan Amendment and zone change and can further request both financial and regulatory incentives from the City.

Five-Year Objective:

Continue use of the PR zone and apply to the Alosta Avenue Specific Plan to facilitate affordable housing.

18. NonConforming Lot Ordinance

Due to the City's historical patterns of growth, annexations, and changing development standards over time, a recent analysis concluded that over half of all lots did not conform to Zoning Code standards. Nonconformance represented a constraint to the development and improvement of property, because a variance was required before the lots could be further improved or developed. To mitigate this potential constraint, a nonconforming lot ordinance and permit is needed to allow the full development of lots and enjoyment of property rights when their lot size and dimensions do not meet current standards.

Five-Year Objective:

Adopt a nonconforming lot ordinance and policies to encourage and facilitate development by 2000.

19. Zoning Code Revision

In order to facilitate housing development to meet State and Federal law requirements, it is important to design codes which facilitate and encourage housing to be built at levels affordable to all economic segments of the community, including special needs. The General Plan and Zoning Code are the primary means for designating land for housing purposes as well as regulating the type and quality of development. The City will conduct a review of the Zoning Code to assess which development standards should be modified to accommodate housing and will review permitting procedures, particularly the conditional use permit process to ensure that they do not unduly constrain development of housing uses.

Five-Year Objective:

Review Zoning Code, including development standards and permitting processes, and amend as necessary to facilitate and encourage housing development by 2003.

Fair and Equal Housing Opportunity

20. Fair Housing Services

Glendora contracts with the Inland Fair Housing and Mediation Board to provide fair housing and landlord/tenant counseling services, landlord-tenant dispute resolution, preparation of bilingual housing literature, and testing for housing discrimination. Glendora's 2000 AI also recommended furthering fair housing practices by: (1) increasing the availability of suitable sites for affordable housing; (2) allowing, pursuant to an approved C.U.P. emergency shelters or transitional housing in the MS Zone; and (3) allowing small State-licensed community care facilities by right in residential zones. The City will also amend the MS Zone to take out senior housing as the only permissible use.

Five-Year Objective:

Continue providing fair housing services and implement recommendations set forth in the AI.

Chart 5-2: Housing Program Implementation Summary

Housing Program	Program Goal	Five Year Objective	Funding Source	Responsible Agency	Time-Frame
A. Housing and Neighborhood Conservation					
1. Code Enforcement	Preserve, improve and maintain the condition of housing	Continue code enforcement activities	CDBG	Planning and Building	2000-2005
2. Single Family Rehab		Provide 60 loans and 60 grants to households.	CDBG	Planning and Redevelopment Department	2000-2005
3. Multi-Family Rehab		New Program – up to 10 units annually	CDBG	Redevelopment Department	2003
4. MH Overlay		Provide grants to 50 households	General Fund; CDBG	Planning and Redevelopment Department	2000-2005
5. Historic Preservation		Provide grants to 40 households to make repairs	CDBG	Planning and Redevelopment	2001
B. Adequate Residential Sites					
6. Land Use Element /Zoning	Encourage provision of housing for all income levels	Identify appropriate sites to fulfill the City's 2000-05 RHNA	Department Budget	Planning Department	2000-2005
7. Rezone Adequate Sites		Rezone sites, require minimum 25 du/acre, and modify development standards to address RHNA.	Department Budget	Planning Department	2002
8. Affordable Housing Ordinance		Develop and Adopt Ordinance	Department Budget	Planning Department	2002
C. Housing Assistance					
9. Preserve Affordable At-Risk Units	Maintain Rental Units as Affordable to Low-Income Households	Work with property owners to maintain affordability	Department Budget	Redevelopment Department	2000-2005
10. Section 8 Rental Assistance		Continue subsidy and advertise program	Section 8 Vouchers /Certificates	County Housing Authority	2000-2005
11. City Home-ownership	Expand home ownership opportunities	Provide loans to 50 households	RDA	Redevelopment Department	2000-2005
12. Mortgage Credit Certificate		Continue to participate and encourage 50 credits total.	Los Angeles County CDC	Redevelopment Department	2000-2005

Housing Program	Program Goal	Five Year Objective	Funding Source	Responsible Agency	Time-Frame
13. Lease-Own	Expand home ownership opportunities	Initiate new program	CCHOA	Planning Department	2002
14. Grant Application	Apply for grant funding	Apply for funds for home repairs for 100 seniors	General Funds	Planning Department	2001
D. Removal of Government Constraints					
15. Financial and Regulatory Assistance	Provides assistance for projects that address local housing needs	Continue to provide regulatory assistance	RDA Funds	Planning Department	2000-2005
16. Zoning Code Revision	Amends zoning to permit housing for special needs groups	Allow shelters, transitional homes & licensed community care facilities.	Department Budget	Planning Department	2002
17. P-R Zone Designation	Provide flexibility in meeting local housing needs	Continue to use designation to meet local housing needs.	Department Budget	Planning Department	2000-2005
18. Non-Conforming Lot Ordinance		Adopt nonconforming lot ordinance	Department Budget	Planning Department	2000
19. Zoning Code Revision	Remove governmental constraints to housing production	Examine Zoning Code to identify provisions which constrain housing production	Department Budget	Planning Department	2003
E. Fair and Equal Housing Opportunity					
20. Fair Housing	Provides fair housing services and landlord-tenant counseling	Provide fair housing services and implement recommended actions in the AI	CDBG Funds	Redevelopment Department	2000-2005

Summary of Quantified Objectives				
Income Level	Construction	Rehabilitation	Preservation	
Very Low	53	110	120	
Low	44	150	31	
Moderate	65	40	-0-	
Upper	133	-0-	-0-	
Total	296	300	151	

Appendix A: Glossary of Housing Elements

Appendix A is a glossary of housing elements.

Appendix A is a glossary of housing elements.

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Appendix A Housing Element Glossary

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Year	Age Group	Gender	Count	Percentage
2010	18-24	Male	120	15.0%
2010	18-24	Female	110	14.0%
2010	25-34	Male	130	16.5%
2010	25-34	Female	120	15.0%
2010	35-44	Male	140	17.5%
2010	35-44	Female	130	16.5%
2010	45-54	Male	150	18.8%
2010	45-54	Female	140	17.5%
2010	55-64	Male	160	20.0%
2010	55-64	Female	150	18.8%
2010	65+	Male	170	21.3%
2010	65+	Female	160	20.0%

A Summary

The data shows a steady increase in the number of people in each age group over the years.

Year	Age Group	Gender	Count	Percentage
2011	18-24	Male	125	15.6%
2011	18-24	Female	115	14.6%
2011	25-34	Male	135	17.0%
2011	25-34	Female	125	15.8%
2011	35-44	Male	145	18.3%
2011	35-44	Female	135	17.1%
2011	45-54	Male	155	19.6%
2011	45-54	Female	145	18.4%
2011	55-64	Male	165	20.8%
2011	55-64	Female	155	19.7%
2011	65+	Male	175	22.1%
2011	65+	Female	165	20.9%

Year	Age Group	Gender	Count	Percentage
2012	18-24	Male	130	16.3%
2012	18-24	Female	120	15.1%
2012	25-34	Male	140	17.7%
2012	25-34	Female	130	16.4%
2012	35-44	Male	150	19.0%
2012	35-44	Female	140	17.7%
2012	45-54	Male	160	20.3%
2012	45-54	Female	150	19.0%
2012	55-64	Male	170	21.5%
2012	55-64	Female	160	20.3%
2012	65+	Male	180	22.8%
2012	65+	Female	170	21.6%

APPENDIX A. - HOUSING ELEMENT GLOSSARY

Acre: a unit of land measure equal to 43,560 square feet.

Acreage, Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement which places resale or rental restrictions on a housing unit.

Affordable Housing: Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other costs.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by federal, state, or local housing programs.

At-Risk Housing: Multi-family rental housing that is at risk of losing its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements.

California Department of Housing and Community Development - HCD: The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

Census : The official United States decennial enumeration of the population conducted by the federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD). This grant allots money to cities and counties for housing rehabilitation and community development activities, including public facilities and economic development.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Density: The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multi-family: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single-family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the unit for the exclusive use of a household.

Elderly Household: As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older.

Element: A division or chapter of the General Plan.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Entitlement City: A city, which based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG, HOME and ESG.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Rental Program and many other HUD programs and are published annually by HUD.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home.

Jurisdictions may adopt local definitions for first-time homebuyer programs which differ from non-federally funded programs.

Floor Area Ratio (FAR): The gross floor area of all buildings on a lot divided by the lot area; usually expressed as a numerical value (e.g., a building having 10,000 square feet of gross floor area located on a lot of 5,000 square feet in area has a FAR of 2:1).

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Group Quarters: A facility which houses unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy housing, where 10 or more unrelated individuals are housed.

Growth Management: Techniques used by a government to regulate the rate, amount, location and type of development.

HCD: The State Department of Housing and Community Development.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless).

Household: The Census Bureau defines a household as all persons living in a housing unit whether or not they are related. A single person living in an apartment as well as a family living in a house is considered a household. Household does not include individuals living in dormitories, prisons, convalescent homes, or other group quarters. Pursuant to HUD, households are defined as follows: small-- two to four non-elderly persons; large- with 5 or more members; or senior – over age 62.

Household Income: The total income of all the persons living in a household. A household income is often described as very low, low, moderate, and upper incomes based upon household size and income, relative to the regional median income.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is "project" or "unit" based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be "tenant based."

Housing Unit: A room or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

Income Category: Four categories are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Very Low (0-50% of County median); Low (50-80% of County median); Moderate (80-120% of County median); and Upper (over 120%).

Manufactured Housing: Housing constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market Rate Housing: Housing available on the open market without any subsidy of which the price is determined by the market forces of supply and demand.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Overcrowding: As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based on data published by the Census Bureau. Severe overpayment exists if gross housing costs exceed 50 percent of gross income.

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities. Jurisdictions may expand the Census definition in defining units with physical defects.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Redevelopment Agency: California Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside 20% of all tax increment dollars generated from each redevelopment project area for the purpose of increasing and improving the community's supply of housing for low and moderate income households.

Regional Housing Needs Assessment (RHNA): The Regional Housing Needs Assessment (RHNA) is based on projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the SCAG (Southern California Association of Governments) region. These housing need numbers serve as the basis for the update of the Housing Element.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

Section 8 Rental Voucher/Certificate Program: A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Southern California Association of Governments (SCAG): The Southern California Association of Governments is a regional planning agency which encompasses six counties: Imperial, Riverside, San Bernardino, Orange, Los Angeles, and Ventura. SCAG is responsible for preparing the Regional Housing Needs Assessment (RHNA).

Special Needs Groups: Segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, special needs groups consist of the elderly, disabled, large families, female-headed households, farm workers, and the homeless. A jurisdiction may also consider additional special needs, such as students, military households, etc.

Subdivision: The division of a lot, tract or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Substandard Housing: Housing which does not meet the minimum standards contained in the State Housing Code (i.e. does not provide shelter, endangers the health, safety or well-being of occupants). Jurisdictions may adopt more stringent local definitions of substandard housing.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant, HOME and Section 8, among others.

Zoning: A land use regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance specifying these regulations.

Appendix B

The first of these is the fact that the system is not a simple one. It is a complex system, and the complexity is not only in the system itself, but also in the way it is used. The system is designed to be used in a way that is not obvious to the user, and this is a major source of confusion.

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Appendix A The System from the Department of Health and Community Development

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Housing Policy Development

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916-317-2643 FAX: (916) 327-2643



July 18, 2001

Mr. Stan Wong, Director
Planning & Redevelopment
City of Glendora
116 East Foothill Blvd.
Glendora, California 91741

RE: Review of the City of Glendora's Revised Draft Housing Element Amendment

Dear Mr. Wong:

Thank you for submitting revisions to Glendora's draft housing element received for our review by facsimile on June 18, 2001. We have reviewed the revised draft element pursuant to Government Code Section 65585(b).

Our review was facilitated by several telephone conversations with Mr. Mark Hoffman, the City's consultant. This letter summarizes the conclusions of those discussions and our review.

The revisions to the element address the statutory requirements described in our review of March 19, 2001, and we are therefore pleased to find the element in compliance with State housing element law (Article 10.6 of the Government Code). For example, the element now provides stronger program commitments and describes adequate sites for emergency shelters and transitional housing. In addition, the element identifies the availability of additional sites for the development of senior housing. The City's housing element will be in full compliance when it is adopted as revised and submitted for our review pursuant to Government Code Section 65585(h).

Our finding of compliance is contingent upon the City's timely implementation of Program 7 (Program to Rezone Sites) and Program 19 (Zoning Code Revision). Should development, commensurate with the regional housing need, and/or program actions as described in the revised housing element not occur, the element would need to be amended to identify alternative sites. The City should monitor progress in implementation of these actions.

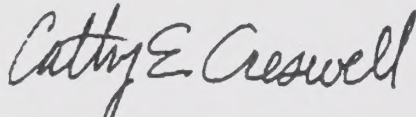
We commend the City for its diligence in addressing the site requirements, mitigating governmental constraints, and for developing housing programs to address the needs of lower-income households. We appreciate your cooperation and the perseverance of Mr. Hoffman during the course of our review. We look forward to receiving the City's adopted housing element in the near future. If you have any questions or need further assistance, please contact Margaret Murphy, of our staff, at (916) 445-5888.

Mr. Stan Wong, Director

Page 2

As requested, and in accordance with the Public Records Act, a copy of this letter has been forwarded to the individuals and organizations listed below.

Sincerely,



Cathy E. Creswell
Deputy Director

cc: Mark Hoffman, Cotton, Bridges & Associates
Mark Stivers, Senate Committee on Housing & Community Development
Catherine Ysrael, Supervising Deputy Attorney General, AG's Office
Terry Roberts, Governor's Office of Planning and Research
Kimberley Dellinger, California Building Industry Association
Marcia Salkin, California Association of Realtors
Marc Brown, California Rural Legal Assistance Foundation
Rob Weiner, California Coalition for Rural Housing
John Douglas, AICP, The Planning Center
Dara Schur, Western Center on Law and Poverty
Michael G. Colantuono, Attorney at Law
Carlyle W. Hall, Hall & Phillips Law Firm
Fair Housing Council of the San Fernando Valley
Mark Johnson, Legal Aid Foundation of Los Angeles
Dennis Rockway, Legal Aid Foundation of Long Beach
Stephanie Knapik, Westside Fair Housing Council
Mona Tawatao, San Fernando Valley Neighborhood Legal Services
Mihn Tran, Inland Counties Legal Services
Karen Warner, Cotton, Bridges & Associates
David Booher, California Housing Council
Jonathan Lehrer-Graiwer, Attorney at Law
Ana Marie Whitaker, California State University Pomona
Joe Carreras, Southern California Association of Governments
Won Chang, Attorney at Law, Davis and Company

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March 19, 2001

Mr. Stan Wong, Director
Planning & Redevelopment
City of Glendora
116 East Foothill Blvd.
Glendora, California 91741

RE: Review of the City of Glendora's Revised Draft Housing Element Amendment

Dear Mr. Wong:

Thank you for submitting Glendora's revised draft housing element received for our review on January 18, 2001. We have reviewed the revised draft element pursuant to Government Code Section 65585(b).

A telephone conversation with you and Mr. Mark Hoffman, the City's consultant, on March 16, 2001 assisted our review. This letter and the Appendix summarize the conclusions of those discussions and our review.

Although revisions to the element address most of the statutory requirements, the element requires revisions to comply with State housing element law (Article 10.6 of the Government Code). Specifically, the element still does not demonstrate the City can accommodate its share of the regional housing need for lower-income households and the City's programs to mitigate governmental constraints should be expanded.

For your information, we have enclosed a brief description of new and existing housing and community development programs administered by this Department along with funding levels for the current fiscal year. We are pleased to report a historic increase in housing funds available through HCD. Information on these programs, including recently released Notices of Funding Availability (NOFAs), has been posted to our website. Please consult our homepage at www.hcd.ca.gov for new program information.

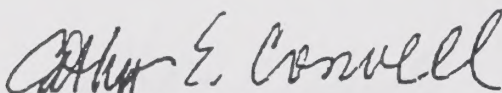
We appreciate the cooperation of City staff and Mr. Hoffman during our review. If you have any questions about our comments or would like assistance in further revision of the element, please contact Margaret Murphy, of our staff, at (916) 445-5888.

Mr. Stan Wong, Director

Page 2

As requested, and in accordance with the Public Records Act, a copy of this letter has been forwarded to the individuals and organizations listed below.

Sincerely,



Cathy E. Creswell
Acting Deputy Director

Enclosures

cc: Mark Hoffman, Cotton, Bridges and Associates
Catherine Ysrael, Supervising Deputy Attorney General, AG's Office
Terry Roberts, Governor's Office of Planning and Research
Kimberley Dellinger, California Building Industry Association
Marcia Salkin, California Association of Realtors
Marc Brown, California Rural Legal Assistance Foundation
Rob Weiner, California Coalition for Rural Housing
Susan DeSantis, The Planning Center
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David Booher, California Housing Council
Jonathan Lehrer-Graiwer, Attorney at Law
Ana Marie Whitaker, California State University Pomona
Joe Carreras, Southern California Association of Governments
Won Chang, Attorney at Law, Davis and Company

APPENDIX

City of Glendora

The following changes would bring Glendora's draft housing element to compliance with Article 10.6 of the Government Code. Accompanying each recommended change, we cite the supporting section of the Government Code.

A. Housing Programs

1. *Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels. Where the inventory of sites, pursuant to paragraph (3) of subdivision (a), does not identify adequate sites to accommodate the need for groups of all household income levels pursuant to Section 65584, the program shall provide for sufficient sites with zoning that permits owner-occupied and rental multifamily residential use by right, including density and development standards that could accommodate and facilitate the feasibility of housing for very low- and low-income households (Section 65583(c)(1)).*
- a) The element does not demonstrate the adequacy of rezoning sites to the PR zone to accommodate the City's share of the regional housing need for lower-income households, specifically multifamily rental housing. To demonstrate the adequacy of the PR zone to accommodate the City's lower-income need, the element should provide more detailed information about the requirements and implementation of zoning standards. For example, if a variety of housing types and densities are allowed in the PR zone, how will the City ensure sufficient multifamily development at densities adequate to accommodate housing of lower-income families commensurate with Glendora's regional need? What incentives will the City provide to facilitate use of the zone for development of rental housing for lower-income households?
- b) The element should more fully describe the Affordable Housing Ordinance, and clarify whether this ordinance, when drafted and adopted, "mirrors" State Density Bonus Law. If affordable housing incentives (e.g., fee waivers, expedited permit processing, etc.) beyond the requirements of the Law will be provided, these incentives should be specifically described. Any subsidies the City will provide in addition to, or in combination with, density bonuses and reductions in development standards to affordable housing projects should also be identified.
- c) The revised element (Program 17 Zoning Code Revision) states that the City will permit emergency shelters and transitional housing in the MS (Medical Services) zone as a conditional use. The element should describe this zone and demonstrate it is adequate (has sufficient capacity) and suitable for the siting of emergency shelters and transitional housing facilities. Additionally, the element should describe how the City's permitting process and procedures encourage and facilitate the development of emergency shelters and/or transitional housing.

2. *The housing element shall contain programs which assist in the development of adequate housing to meet the needs of low- and moderate- income households (Section 65583(c)(2)).*

The element should include a program to assist in the development of housing for low- and moderate- income renter households. While the element now includes Program 15, it only commits the City to apply for home improvement grants. The City could expand this program to apply for funds to construct affordable rental housing and/or to assist affordable housing developers in making for the development of rental housing funding requests (see the enclosed list of affordable housing developers).

3. *The housing element shall contain programs which "address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing" (Section 65583(c)(3)).*

The element still does not fully explain how identified governmental constraints (parking and garage requirements, minimum lot and unit sizes, building height limitations, etc.) will be mitigated through expansion of the PR zone to one seven acre site and the adoption of an Affordable Housing Ordinance.

STATE OF CALIFORNIA - DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Housing Policy Development

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Mr.
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DEC 18 2000
CBA-PASA

December 12, 2000

Mr. Stan Wong, Director
Planning & Redevelopment
City of Glendora
116 East Foothill Blvd.
Glendora, California 91741

RE: Review of the City of Glendora's Draft Housing Element Amendment

Dear Mr. Wong:

Thank you for submitting the draft housing element for Glendora, received for our review on October 27, 2000. As you are aware, this Department is required to review draft housing elements and report our findings to the locality pursuant to Government Code Section 65585(b). Additionally, we have received and reviewed faxed revisions to selected sections of Chapters 2, 3, and 5 of the draft element.

A telephone conversation with you, Mr. Mark Hoffman, the City's consultant and Mr. Al Levine, of the City's Housing Department on December 5, 2000, and with Mr. Hoffman on December 11, 2000 assisted our review. This letter and Appendix summarize the conclusions of those discussions.

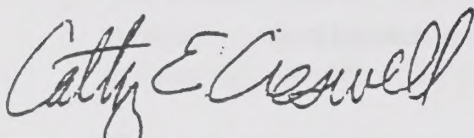
The City is to be commended for designing the Mobilehome overlay zone to protect the 830 existing mobilehomes within the community. Although the element satisfies many of the statutory requirements, it requires revisions to comply with State housing element law (Article 10.6 of the Government Code). Specifically, the land inventory does not demonstrate that the City can accommodate its share of the regional housing need for lower-income households and the government constraints require a program to mitigate their impacts. The Appendix to this letter outlines, in greater detail, the needed revisions to bring the draft element into compliance.

For your information, we have enclosed a brief description of new and existing housing and community development programs administered by this Department along with funding levels for the current fiscal year. We are pleased to report a historic increase in housing funds available through HCD. A number of the programs such as the Jobs-Housing Balance Improvement Program, the CalHome Program and the Downtown Rebound Program are new and under current development; additional information will be forthcoming. Please consult our homepage at www.hcd.ca.gov for program information updates.

We hope our comments are helpful to the City. We appreciate the cooperation of you, your staff, and Mr. Hoffman during our review. If you have any questions about our comments, would like assistance in revising the element, or would like to schedule a meeting for us to provide additional assistance, please contact Margaret Murphy, of our staff at (916) 445-5888.

As requested, and in accordance with the Public Records Act, a copy of this letter has been forwarded to the individuals and organizations listed below.

Sincerely,



Cathy E. Creswell
Acting Deputy Director

Enclosures

cc: Mark Hoffman, Cotton Bridges and Associates
Catherine Ysrael, Supervising Deputy Attorney General, AG's Office
Terry Roberts, Governor's Office of Planning and Research
Juan Acosta, California Building Industry Association
Marcia Salkin, California Association of Realtors
Marc Brown, California Rural Legal Assistance Foundation
Rob Weiner, California Coalition for Rural Housing
Susan DeSantis, The Planning Center
Dara Schur, Western Center on Law and Poverty
Michael G. Colantuono, Attorney at Law
Jose Rodriguez, California Rural Assistance
Karen Warner, Cotton Bridges and Associates
David Booher, California Housing Council
Jonathan Lehrer-Graiwer, Attorney at Law
Ana Maria Whitaker, California State University, Pomona
Joe Carreras, South California Association of Governments
Kerry Harrington Morrison, California Association of Realtors
Marguerite Battersby, Brunick & Pyle
Minh Tran, Inland Counties Legal Services

APPENDIX

City of Glendora

The following changes would bring Glendora's draft housing element to compliance with Article 10.6 of the Government Code. Accompanying each recommended change, we cite the supporting section of the Government Code. The particular program examples or data sources provided are suggestions for your information *only*. We recognize the City may choose other means of complying with the law.

A. Housing Needs, Resources, and Constraints

1. *Include the locality's share of regional housing need in accordance with Section 65584.*

The element should reflect the draft RHNA for new construction need by income group: very low-income 53, low-income 44, moderate-income 65, above moderate-income 133, with a total new construction need of 295 units. Since 1998, the City has constructed five units of housing for moderate-income households and 22 units affordable to upper-income households. As a result, the remaining new construction need is 268 units, of which the lower-income need is 97 units.

2. *Include an inventory of land suitable for residential development, including an analysis of the relationship of zoning and public facilities and services to these sites (Section 65583(a)(3)).*

According to the element, "insufficient vacant and underutilized land is currently zoned to accommodate housing affordable to lower income households." For example, no land is available in the medium/high density designation. Therefore, a shortfall exists, which it appears the City intends to address primarily through rezoning of commercial sites. The element should more completely describe the potential of these commercial sites, their market conditions and development standards sufficient to accommodate the regional housing share need.

- a) The element should describe the availability of public infrastructure and services to identified sites.
- b) Based on the examination of potential residential sites by the Corridor Committee, the element should identify the current uses and continued viability of these uses and the acreage, proposed densities, and the availability of infrastructure to sites within the Alostia Avenue Corridor.
- c) We understand the City is considering recycling land within the 32.1 acres located around City Hall. The element should assess the potential for development within the planning period, and could include a program to encourage and facilitate mixed residential/commercial use development.

B. Housing Programs

1. *Include a program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available (Section 65583(c)).*

The following programs need further quantification, more specific timelines for implementation, or further clarification:

Multifamily Rehabilitation – The City intends to investigate the feasibility of a multifamily rehabilitation program. The element should clarify what is to be accomplished by the 2003 deadline and quantify how many multifamily units could be rehabilitated annually, upon program implement.

Financial and Regulatory Assistance - Although the City offers several mechanisms, including density bonus, to provide relief from residential development standards (page 3-7) and direct financial assistance, none of these mechanisms appear to have been applied to past or current non-senior multifamily developments. The program should explain specifically how the City will encourage and facilitate housing for lower income households through financial and regulatory assistance and describe the provisions of the Affordable Housing Ordinance beyond the State Density Bonus law. For example, affordable housing development fees could be waived or reduced and parking requirements in the R-3 zone reduced for affordable housing projects and lower income multifamily housing.

2. *Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels. Where the inventory of sites, pursuant to paragraph (3) of subdivision (a), does not identify adequate sites to accommodate the need for groups of all household income levels pursuant to Section 65584, the program shall provide for sufficient sites with zoning that permits owner-occupied and rental multifamily residential use by right, including density and development standards that could accommodate and facilitate the feasibility of housing for very low- and low-income households (Section 65583(c)(1)).*

As noted in A.2.above, further analysis of the feasibility of sites described in the element is needed. The adequacy of sites cannot be established prior to a more complete analysis.

- a) Revisions to Program 8, Rezone Sites, state the City will rezone up to 10 acres to accommodate its share of the regional housing needs for lower-income, however the element should more specifically identify how many acres will be rezoned to ensure the program can accommodate the entire remaining regional need for lower-income. If the element does not demonstrate the adequacy of the PR zone to accommodate lower-income housing, the program will have to include some sites at higher densities. The element should include a timetable for when the General Plan amendment and rezoning will occur and clarify if 2003 refers to identifying sites, rezoning sites, or both.
- b) Revisions clarify that the PR zone has been used to develop two lower-income senior projects at greater than 14.5 units per acre, with application of density bonuses. However,

the element fails to demonstrate that this density can facilitate the development of housing affordable to non-senior lower-income households.

- c) Given that the City has no homeless shelters emergency or transitional housing facilities, it appears that the City will need to identify sufficient sites to accommodate an unmet need for homeless and transitional housing facilities.

3. *The housing element shall contain programs which "assist in the development of adequate housing to meet the needs of low- and moderate-income households (Section 65583(c)(2)).*

The element includes Chart 4-3, Financial Resources for Housing Activities. Although Program 7 has been revised to add that the City will advertise the Affordable Housing Incentives Program, there is no program to apply for funds or to assist affordable housing developers in making funding requests. The element should be revised to include a program to assist in the development of low- and moderate- income housing.

4. *The housing element shall contain programs which "address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing" (Section 65583(c)(3))*

The element should include a program to mitigate governmental constraints especially the parking requirement of two spaces per unit in R-2 and R-3 zones as well as minimum lot size, minimum unit size, and two story building height limitation. The City's requirement of one garage (rather than covered parking) plus one additional space in multifamily developments adds significantly to the development costs. The element does not specify how governmental constraints will be mitigated through expansion of the PR zone and the adoption of an Affordable Housing Ordinance (State Density Bonus law).

5. *Provide information on the redevelopment agency's role in the City's effort to encourage the development of a variety of housing types for all income levels (Section 65583(c) including a description of the use of moneys in a redevelopment agency's Low and Moderate Income Housing Fund (L&M Fund).*

According to the 1999 Redevelopment Agency Annual Report, the Agency had net resources available of \$295,200. The element should identify the accurate amount of available redevelopment funds in the Low and Moderate Income Housing Fund during the planning period. We note the City relies heavily on Redevelopment monies for program purposes., Chart 5-2, Housing Program Implementation Summary lists redevelopment as the funding source for nine of eighteen programs. The element should either be expanded to include a program to apply for additional housing funds, reduce the programs dependent on redevelopment funds, or consolidate program efforts to ensure effective program implementation.

C. Quantified Objectives

The quantified objectives should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved by income group over a five-year time frame (Section 65583(b)(1 & 2)).

The element should include quantified objectives for very low-income households.



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